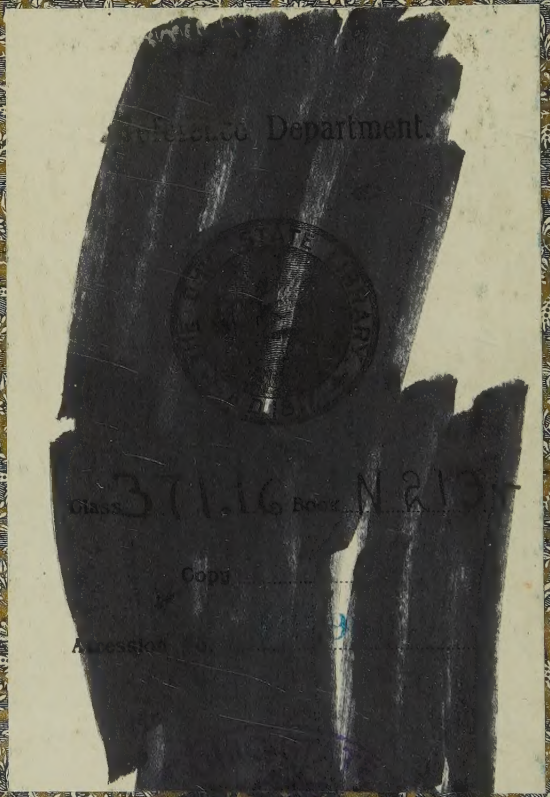
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REPORT OF THE COMMITTEE

ON

TEACHERS' SALARIES AND COST OF LIVING

ROBERT C. BROOKS
Executive Secretary

PUBLISHED BY THE ASSOCIATION
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REPORT OF COMMITTEE ON TEACHERS' SALARIES AND COST OF LIVING

LETTER OF TRANSMITTAL, FEBRUARY 15, 1913

To the National Education Association:

At the San Francisco meeting of the National Education Association in July, 1911, the following resolution on salaries, tenure, and pensions of teachers was adopted:

Resolved, That the President of the National Education Association be authorized to appoint a committee consisting of seven active members, to consider and report to the Association its findings and recommendations concerning the salaries, tenure, and pensions of teachers, the committee to take into consideration, among other things the increased cost of living, the increased professional demands upon the time, strength, and funds of teachers, and whether the increase in teachers' wages has kept pace with the increase in the wages of other workers, the increase in the cost of living and the increased demands upon teachers.

In October, 1911, President Pearse appointed the committee signing this report. On November 18, all the members of the committee with one exception met in Chicago. Miss Margaret Haley of that city was appointed recording secretary. A thoro canvass of the scope of the inquiry was made at this meeting. The committee was of the opinion that a study of statistics was needed, rather than a statistical study—in other words, that results that could be of practical use to teachers should be secured, and that the time and funds of the committee should be expended in gathering statistics only in so far as might be necessary to this end. The committee recognized the great necessity of securing accurate data, and also the necessity of putting its report in such form that it might be useful to the teachers generally of the United States.

As the fundamental questions presented by the above resolution are primarily economic in character, it was seen that the committee, first of all, must secure an executive secretary thoroly trained in that subject, and capable, moreover, of presenting scientific data in non-technical form. At the Chicago meeting the committee made a list of economists who, it believed, were fitted for the task, and then left the employment of the executive secretary to the chairman of the committee. After much correspondence and many personal interviews with specialists in this line, Mr. Robert C. Brooks, then of the University of Cincinnati, now of Swarthmore College, was secured for this service.

In the latter part of December, Mr. Brooks, Mr. Updegraff, and the chairman of the committee met with Mr. Verrill in the Bureau of Labor in Washington. Mr. Verrill, it will be remembered, was the statistician who

as executive secretary of the Committee on Salaries, Tenure, and Pensions, prepared the extended report published in 1905 by the National Education Association. Mr. Brooks, at that time, spent several days in Washington learning what material might be available for our purpose in the various bureaus of the federal government. In February, 1912, during the meeting of the Department of Superintendence at St. Louis, informal conferences were held by President Pearse, Mr. Brooks, Mr. Updegraff, Miss Strachan, Mr. Johnson, and the chairman of the committee. Later in the same year Miss Margaret Haley spent a day in Cincinnati conferring with Mr. Brooks over the work which he had undertaken, and Mr. Updegraff spent a similar period with the executive secretary and chairman of the committee at Swarthmore. Finally during the Chicago meeting of the National Education Association in July, 1912, the chairman and executive secretary held frequent conferences with members of the committee, all of whom were present with two exceptions. At all times the committee has been kept in touch with the investigation thru frequent letters and reports sent out by the executive secretary.

At these various conferences and meetings plans presented by Mr. Brooks on subjects and methods of study were approved with the addition of certain suggestions from members of the committee. In the carrying out of these plans the executive secretary gave a large part of his time from January to June, 1912, and from October, 1912, to February, 1913, and all of his time during the summer of 1912. In the statistical portions of his work he had the assistance of Miss Olive G. McMillan and Mr. Maurice Hexter, of Cincinnati, and of Mr. Frederick M. Simons, Jr., of Swarthmore. Owing to the large volume of work incident to the study of the economic and social condition of teachers in five typical communities, Mr. W. R. Hood of the Bureau of Education was secured to make the study presented in Part III of the report. The committee desires to express its gratitude to and approval of the services of Mr. Brooks and his associates in the preparation of the present report.

In addition to the foregoing work the executive secretary, with the approval of the committee, has arranged in co-operation with the Bureau of Education for a study to be undertaken before the end of this school year of the actual salaries paid teachers in the cities and rural districts of the United States. This projected report in comparison with the report of the Committee on Salaries, Tenure, and Pensions, published in 1905, should present a clear outline of the movement of teachers' salaries thruout the country, showing where they have remained stationary, where advanced, and where retrograded; and it should also afford a basis for the determination of the relative standing of cities with regard to the compensation of teachers. The executive secretary has also drawn plans for a nation-wide investigation of the social and economic condition of teachers along the

lines of Part II of the present report which, if approved by the National Education Association at its next annual meeting will be undertaken in September of the present year.

(Signed) JOSEPH SWAIN, *Chairman*,
President of Swarthmore College, Swarthmore, Pa.
ERNEST C. MOORE,
Professor of Education, Yale University, New Haven, Conn.
GRACE C. STRACHAN,
District Superintendent of Schools, New York, N.Y.
DAVID B. JOHNSON,
President of Winthrop Normal and Industrial College, Rock Hill, S.C.
HARLAN UPDEGRAFF,
Professor of Education, Northwestern University, Evanston, Ills.
JAMES FERGUSON,
Principal, Polytechnic High School, San Francisco, Cal.
Committee on Teachers' Salaries and Cost of Living

INTRODUCTION

The purposes of the Committee on Teachers' Salaries and Cost of Living are set forth in the resolution creating the committee as stated in the preceding letter of transmittal.

In pursuance of these purposes the present report has been prepared, a summary of the contents and principal findings of which follows:

PART I. THE INCREASED COST OF LIVING

In Part I an attempt is made to state the more important facts regarding the increase in the cost of living in such form that teachers may make use of them in discussions of the question of salaries.

I. MEASUREMENT OF THE INCREASED COST OF LIVING

The United States Bureau of Labor found that in 1911 wholesale prices were 44.1 per cent higher than in 1897. Measured by wholesale prices a teacher whose salary had remained fixed at $1,000 since 1897 would have had no greater purchasing power in 1911 than $693.76 possessed in the earlier year.

The increase of wholesale prices has, of course, been reflected to a greater or less degree in retail prices generally. In the case of fifteen staple articles of food the Bureau of Labor finds that from 1896 to 1911 retail prices increased 50.2 per cent. Figures for the first six months of 1912 show that the upward flight of retail food prices, which was temporarily arrested in 1911, has begun again with increased rapidity. In June, 1912, retail food prices were 61.7 per cent higher than the average for 1896.

While the 15 per cent rise of prices between 1896 and 1903 may have seemed of minor importance to the earlier Committee of the National Education Association on Salaries, Tenure, and Pensions, the subsequent rise has been so large and rapid that, in the opinion of the present committee, it cannot be left out of sight for an instant in any discussion or settlement of the question of teachers' salaries.

II. CAUSES OF THE INCREASED COST OF LIVING

To ascertain the causes of this great increase of general prices, and possible remedies for the inequities occasioned thereby, twelve eminent economic authorities were consulted. For their generous response the committee is deeply grateful. The answers given by them and summarized in this section of the report deal with the increase of the world's gold pro-

duction, the protective tariff, trusts, high profits of middlemen and retailers, higher wages and trade unions, drift of population to cities and diminishing proportion of inhabitants on the farms, exhaustion of natural resources, and extravagance. Particular stress is laid by most of these authorities upon increased gold production as a cause of higher prices, and the proposal for an international commission on this subject, which some of them suggest, is favored as likely to at least direct attention to the facts, causes, and effects of the advance of prices in a way that may contribute materially to the proper adjustment of teachers' salaries to living conditions.

III. LETTERS AND REFERENCES ON THE INCREASED COST OF LIVING

In this section the letters on the increased cost of living, referred to above, are presented in full. The committee counts itself fortunate in being able to add thereto a statement of the socialist position and two letters from advocates of the single tax on the increased cost of living.

IV. COST OF LIVING IN VARIOUS SECTIONS OF THE COUNTRY

Based upon an English investigation made in 1909, this section of the report discusses the relative cost of rent, of food, and of both combined in twenty-eight American cities located in New England and the east, the middle west, and south. A final table shows the amount of salary necessary on this basis in each of these cities to equal the purchasing power in rent and food of a salary of $1,000 in New York City.

PART II. ECONOMIC AND SOCIAL CONDITION OF TEACHERS IN CINCINNATI, HAMILTON, DENVER, ATLANTA, AND NEW HAVEN

I. PURPOSE AND NATURE OF THE INVESTIGATION: REPLIES RECEIVED

The purpose of Part II of this report was to test the possibility of securing accurate data from teachers themselves on a number of points which must be considered in any discussion of the adequacy of their salaries. The communities chosen—Cincinnati, Hamilton, Denver, Atlanta, and New Haven—represent four distinct geographical sections of the country. In the discussion of the topics considered in Part II of the report numerous comparisons are drawn between these communities with regard to such matters as age, sex, educational training, experience, salaries, etc., of teachers. In general these comparisons reveal the marked superiority of two, and the marked inferiority of one, of the cities studied. It is not intended, however, that the definite ranking of the five cities along certain lines should be interpreted as meaning either praise or blame. The principal purpose of these comparisons is to demonstrate the possibility of ascertaining by the committee's methods of inquiry the exact relative position of cities on a large number of points which must be considered in

any discussion of the adequacy of teachers' salaries. Given a number of cities situated in the same geographical section and with approximately equal living costs the results obtained in this inquiry show that such comparisons may be used to distinct advantage as bases of arguments for salary readjustments.

In certain teaching groups considered in the present inquiry the number of persons reporting is so small that occasional statistical irregularities are noted. With an inquiry on a larger scale embracing many thousands of teachers it is believed that such irregularities would disappear. Apart from the relative rank of the five cities along various lines, for which readers are referred to the text of the report, the following general statements with regard to the economic and social condition of teachers may properly be considered in this summary.

It is significant both as to the willingness of teachers to answer detailed personal questions regarding their circumstances and as to the representative character of the returns presented in this report that altogether 1,735 papers out of a possible 3,611 or 48 per cent, were secured from the five above-named cities. In three cities more than 50 per cent of the teachers replied.

II. AGE OF TEACHERS

In this section of the report the average age of teachers by teaching groups and cities is shown. A table stating the number of women grade teachers by age groups reveals the presence in one of the cities of more than 40 per cent of such teachers under twenty-five years of age.

III. SEX OF TEACHERS

In all five of the cities 13.1 per cent of the teachers are men. In two of them the percentage of men closely approaches the average for the United States as a whole as stated by the Commissioner of Education. The remaining three fall far below this average.

IV. CONJUGAL CONDITION OF TEACHERS: NUMBER OF CHILDREN

Of the 1,377 women teachers of all groups in the five cities, 1,283, or 93.2 per cent, are single. All men teachers under twenty-five years of age who replied were unmarried. From twenty-five to thirty years of age, 60 per cent; from thirty to thirty-five, 54.5 per cent; from thirty-five to forty, 22.9 per cent; from forty to forty-five, 11.8 per cent; and from forty-five to fifty, 14.3 per cent of all men reporting were single. Above fifty none of the men reporting were single.

The average size of families reported by married men teachers was small. In the case of one of the cities only does the average number of children per family exceed 2. For all the cities the average number of children in the families of married men teachers is 1.79.

V. PERSONS DEPENDENT UPON TEACHERS FOR SUPPORT

It is frequently asserted that the salaries of men teachers are fixed with reference to the burden of a family, actual or prospective. To what extent are unmarried women teachers burdened with the support of others?

On this question detailed data are presented for Denver. Of the 266 women grade teachers of that city 157 or 59.0 per cent had others dependent upon them. The average salary of the unincumbered teacher of this group is $885.53, while the average amount of salary of those who are supporting others is $567.84 per person supported. Of the 30 single women teachers in the high schools of Denver 14 support themselves only and 16 have others dependent upon them for support. These 16 support 7 persons entirely and 19 persons partially. The 25 married men teaching in the high schools of the same city support entirely 103 persons (including themselves), and 15 persons partially. Working out the cost of such support on the basis of adults only, it is shown that the 14 married women of this group with no others dependent upon them have an average from salary of $1,211.83 to meet their own needs exclusively; the 16 unmarried women with others dependent upon them have an average from salary of $801.03 to spend for each adult person including themselves; while the married men have an average from salary of $413.49 for the equivalent of each adult person including themselves.

That the proportion of unmarried women teachers supporting others is large and the burden of such support heavy is shown for all cities and teaching groups by one of the tables in this section of the report. A single citation will illustrate the nature of this material. Of the 434 unmarried women grade teachers in Cincinnati, 264 or 60.8 per cent are supporting others as follows: 28 male and 34 female minor dependents, of whom 16 are totally and 46 partially supported; and 91 male and 303 female adult dependents, of whom 199 are totally and 195 partially supported. Other tables show the extent to which this burden increases with advanced years.

VI. HOME OWNERSHIP AND TENANCY OF MARRIED TEACHERS

In this section of the report the number and percentage of married teachers of both sexes owning their homes or renting them are shown by teaching groups and cities. Combining all teaching ranks in the five cities the percentage of married men teachers owning their homes is 57.32.

VII. RESIDENCE AND AMOUNT PAID FOR BOARD AND ROOM BY UNMARRIED TEACHERS

Section VII of the report shows for unmarried teachers of both sexes the number (1) living with parents, (2) with other relatives, (3) boarding elsewhere, or (4) keeping house; and the maximum, minimum, and average

amounts paid for board and room in the three former cases. The percentage of unmarried teachers not living with parents or other relatives is a rough index of the extent to which cities draw their teachers from outside localities. Wide differences in this regard are noted. In all five of the cities 28.75 per cent of unmarried teachers are living apart from parents of other relatives. As age advances a constantly increasing percentage of unmarried women grade teachers are found living apart from parents or other relatives. Figures stating the amounts paid for board and room emphasize the advantage generally, altho not always, enjoyed by those living with parents or other relatives. Also they show a very much higher living cost in some of the cities than in others. In Denver the average weekly commercial rate paid for board and room by women grade teachers is $7.15; in New Haven, $5.42; in Hamilton, $5.15; and in Atlanta, $4.90.

VIII. AVERAGE SALARIES AND OTHER SOURCES OF INCOME OF TEACHERS

The purpose of this section of the report is to ascertain the amount of the earnings and other income of teachers in addition to their salaries. Particular importance attaches to the earnings derived from extra teaching or other outside work, altho interest on savings, etc., and income from property is also considered. More than half of all the teachers in the five cities belong to groups adding less than 2½ per cent, and nearly 90 per cent belong to groups adding less than 5 per cent to their salaries from extra teaching or other outside work. In practice, therefore, the opportunities open to teachers to supplement their salaries in this way are not very largely productive. Men enjoy very great advantages over women teachers in this respect. An outline showing the sources of the teacher's outside income is also presented. The overwhelming predominance in this list of sedentary clerical and indoor forms of work is a very disquieting feature of the situation.

IX. SAVINGS OF TEACHERS DURING 1911

In round numbers, unmarried women grade teachers in the five cities with average salaries of from $550 to $900 saved from salaries in 1911 an average of from $30 to $90. The larger percentages saved as salaries are advanced toward the prevailing maximum indicate a provident spirit among teachers. In Cincinnati and Hamilton, however, slightly more than one-third, in New Haven and Denver more than two-fifths, and in Atlanta very nearly two-thirds of the women grade teachers reported no savings in 1911. The relation between this unsatisfactory condition and low salaries is developed in the accompanying tables. Even among teachers of longer experience and higher rank the proportion of non-savers is large. Nor can the amounts laid aside by those who report savings for the year

be considered satisfactory. Under existing conditions it is clear that the great majority of teachers are so situated that they cannot save enough from salaries to enable them to retire at their own expense.

X. PROPERTY OF TEACHERS

Unmarried women grade teachers in the five cities report an average value of all property, real and personal, of $1,091.94. In one city the average for teachers of this group and sex is less than half of this amount. Similar averages are presented for all teaching groups by cities. A table showing the number of teachers reporting property holdings of various specified amounts also brings out the large number who have not succeeded in acquiring any property. Thus among unmarried women grade teachers the percentages reporting no property are as follows: Under twenty-five years of age, 67.07 per cent; twenty-five to thirty years of age, 52.83 per cent; thirty to thirty-five years of age, 38.88 per cent; thirty-five to forty years of age, 30.87 per cent; forty to forty-five years of age, 29.19 per cent; forty-five to fifty years of age, 20.21 per cent; fifty to fifty-five years of age, 21.43 per cent; fifty-five to sixty years of age, 14.28 per cent; over sixty years of age, 19.05 per cent. While the decrease in the proportion of the propertyless thus shown is gratifying still the percentage of those even in the higher age groups who have acquired no property is alarmingly large.

A detailed study of single women grade teachers over fifty years of age shows that in Cincinnati only 5 out of 66, and in Denver only 9 out of 42 such teachers have property in excess of $5,000, which is probably the lowest possible amount upon which they could retire at their own expense. This in spite of the fact that the two cities referred to pay by far the best salaries to this group of teachers. Similar figures for other groups of teachers make clear the necessity for teachers' pensions.

Out of over 1,600 teachers of all ranks in the five cities studied only 13 were found to be worth over $15,000. A detailed examination of these cases shows that nearly all of them owe their good fortune to sources outside their salaries as teachers. The common observation that teaching is not a money-making pursuit would seem to be more than confirmed by the results of this investigation.

XI. LIFE INSURANCE CARRIED BY TEACHERS

Reports from teachers regarding life insurance indicate their strong preference for endowment policies, premiums for which are much higher per $1,000 of insurance than for other forms of policies. While the endowment plan combines a form of saving with insurance it is doubtful whether it is the best policy for many teachers, especially for those who can look forward to retiring pensions.

The moral obligation resting upon married men teachers to insure their lives is recognized by a large majority of them. In Cincinnati and Denver only 13 out of 138 married men teachers are uninsured. The average amount of insurance carried, however, is far from adequate. Even combining insurance with property owned, only 4 out of the 138 married men teachers referred to above would, if they were to die now, leave estates aggregating over ten times the average salary they are now receiving. Nearly two-thirds of them would leave estates amounting to less than five times their average salaries. Death of the bread-winner in the majority of such cases would inevitably mean a sharp reduction in the standard of living of the survivors.

XII. THE TEACHER'S WORKING DAY

In addition (*a*) to the number of hours required to be in the schoolroom, this section of the report endeavors to ascertain (*b*) the number of hours spent in grading papers, preparing lessons and other work directly connected with teaching, and (*c*) in meeting other professional demands. Due to the habit of taking the first of these items only into account it has long been a popular fallacy that the teacher's working day is a very short one. Considering all three items the reverse is shown to be the case. Thus in Denver, men high-school teachers report an average per school day of 5 hours 43 minutes in the classroom, 2 hours and 7 minutes in work directly connected with teaching, and 56 minutes in meeting indirect professional demands—a total of 8 hours and 46 minutes. Similar figures are presented for each teaching group in the five cities. An extended outline containing more than one hundred items shows the nature of the direct and indirect professional demands upon the time of teachers. Taken in connection with the figures noted above it goes far toward establishing the contention that the working day of the teacher which, in appearance is so short, may, with due consideration of the nervous strain and extra duties involved, really be long and burdensome.

XIII. EDUCATIONAL AND PROFESSIONAL TRAINING OF TEACHERS

In this section of the report detailed figures show the average number of years spent by the various teaching groups of the five cities in (*a*) common schools, (*b*) high schools, (*c*) normal or teachers' colleges, and (*d*) colleges and universities. An attempt is also made to estimate (*e*) the amount of training received in summer schools, extension courses, etc. Figures showing the number of teachers who have received degrees, and the nature of these degrees are presented in another table. One striking feature of this section of the report is the very great improvement shown during recent years in the standards of preparation of women grade teachers in Cincinnati.

XIV. TRAINING, EXPERIENCE, AND SALARIES OF TEACHERS

In this section of the report the average number of years of training of teachers in normal and teachers' colleges only is considered. Training in this sense of the word and teaching experience are considered partial indexes of efficiency and compared with the salaries paid to various groups of teachers. Very considerable discrepancies are disclosed in this way, but, on the whole, it is shown that the cities which are paying higher salaries are also securing the services of distinctly better trained and more experienced teachers.

XV. EXPENDITURES OF TEACHERS

Under this heading an effort is made to ascertain the burden of direct and indirect professional demands upon the funds of teachers. The expenditures and percentages to total expenditure of 58 married men teachers for rent, clothing, life insurance, religious purposes, charity, amusements and vacation, care of health, etc., are analyzed in detail. So far as results from so small a number of families may be depended upon they indicate the effect of community standards upon teachers', as compared with workingmen's budgets, for rent and clothing. In the case of the latter item the smaller average size of teachers' families reduces the economic burden somewhat—a doubtful gain from the social point of view. Teachers also spend relatively more than workingmen for life insurance, religious purposes, charity, amusement, and vacations, and care of health. Grouping the following five items: (1) Dues of Teachers' Clubs; (2) Educational Books; (3) Fees for Institutes, Lectures, Normal Courses, Summer Schools, etc.; (4) Contributions to School Activities; and (5) Transportation Costs Due to Attendance upon Institutes, Meetings of State and National Education Associations, etc., it is shown that the expenditures of the married men teachers above referred to in meeting these directly professional demands upon their funds amount to from 1.16 to 6.94 per cent of their total expenditures. Seventy unmarried women teachers report expenditures of from 1.07 to 5.14 in meeting these demands. In both cases the burden is heaviest upon teachers with smaller incomes. Board, room-rent, and clothing in the case of these 70 unmarried women teachers account for from 57.69 to 78.50 per cent of their total expenditures. In general it is the smaller incomes which show the higher percentages for these three purposes. It is evident that where so large a proportion of teachers' salaries is claimed for the elementary necessities of food, shelter, and clothing scant margin is left for vacations, care of health, self-improvement, and provision for the future.

XVI. TEACHERS' SALARIES AND SALARIES OF OTHER MUNICIPAL EMPLOYEES

In Section XVI a detailed comparison is made between the salaries of teachers of all ranks and the salaries of other municipal employees in Cin-

cinnati, Denver, Atlanta, and New Haven. In all four of these cities the compensation of grade teachers is shown to be less not only than that of many groups of skilled manual workers, but also, in numerous cases, to be lower than that of common or unskilled labor. It is also noteworthy that the highest salaries obtainable in the school service beneath that of superintendent (e.g., by principals of high schools, supervisors, principals of larger schools, etc.) are much lower than the salaries paid to heads of departments and many of their subordinates in the city's service.

XVII. SUMMARY OF GENERAL STATEMENTS OF TEACHERS

At the end of the questionnaire employed by the committee teachers were asked for any further statement they might care to make upon their compensation or standards of living. Nearly one-third availed themselves of this opportunity. The more significant of these statements are quoted in Section XVII of the report under the following headings: Cost of Preparation for Teaching; Comparison of Teaching with other Professions and Trades; Standard of Living Required of Teachers; Inadequacy of Salaries with Regard to Recreation, Social Life, Travel, Music, Literature; Inadequacy of Teachers' Salaries with Reference to Further Professional Study to Enhance Efficiency as Teachers; Provision for Family Life, for Dependent Relatives, and for Old Age; Savings; Certain Specific Cases of Alleged Underpayment; Outside Work Necessary because of Inadequacy of Teachers' Salaries; Salaries Inadequate to Attract or Retain Efficient Men and Women; Special Expenses and Economies of Teachers; Persons Dependent upon Teachers for Support; Effect of Teaching upon Health; Criticisms and Suggestions for Reform. Whatever evidences of bias or downright error there may be in some few of the statements quoted under the above headings, it is felt that as a whole they present a remarkably frank, interesting, and significant summary of the thought of many teachers with reference to their present economic environment. One of the most noteworthy of these expressions is contributed by a woman employed in the grades of the Denver schools. "A teacher's salary," she writes, "should be sufficient to enable her to live comfortably, dress simply but in good taste, supply books, etc., in order that she may keep abreast of her profession, furnish such vacation and other recreation as shall repair physical and nervous waste, lay aside (without being niggardly) means to meet accident, illness, or temporary loss of employment, and maintain insurance that shall furnish a retirement fund when she must lay down her work."

PART III. SALARY SCHEDULES, TENURE, AND PENSIONS

Part III of this repert presents data with reference to the present status of salary schedules, tenure, and pensions in the United States in such form, it is hoped, that teachers interested in these subjects may

find suggestions and legal precedents for desirable changes in existing local arrangements.

I. TEACHERS' SALARY SCHEDULES AND APPOINTMENT AND TENURE OF TEACHERS IN CITY SCHOOL SYSTEMS OF THE UNITED STATES

Under this section the principal forms of salary schedules now established in the cities of the country are discussed, particularly with reference to the conditions under which teachers are advanced from minimum to maximum salaries. Prevailing methods of appointment and dismissal of teachers are also considered.

II. TEACHERS' PENSION LAWS IN THE UNITED STATES

Three principal types of pension laws, the non-contributory, the compulsory-contributory, and the voluntary-contributory, now exist in the United States. The characteristics and distribution of these types are considered, following which excerpts from the pension laws of the various states are presented. With this material before them teachers and others interested in enactments of this character should be able to find legislative models suited to their needs.

PART I

THE INCREASED COST OF LIVING

I. MEASUREMENT OF THE INCREASED COST OF LIVING

An increase in the cost of living may be keenly felt by consumers generally but in itself this furnishes no reliable measurement of the extent to which prices have moved upward. To measure such movements exactly economists and statisticians have devised systems of relative prices, or index numbers as they are technically called.

In all compilations of this sort a basic year, or period of years is first chosen. The average price of a commodity during a basic year, or its average price during the basic period of years, is given the value of 100. Subsequent increases or decreases are reduced to the same basis. Thus an index number of 110 indicates an increase of 10 per cent in price over the basic year or period, an index number of 90 a decrease of 10 per cent from the basic year or period.

Obviously, however, increases or decreases in the price of any one commodity, no matter how important it may be, cannot be taken as indicative of the movement of prices generally. In all periods during which prices generally are increasing some commodities fall in value, and during periods of declining prices the reverse is equally true. Compilers of relative price tables meet this difficulty by including large numbers of commodities in their lists. In such cases the resulting index numbers represent not the upward or downward movements in the price of one commodity, but the net resultant of the upward and downward movements of the fifty, hundred, or more commodities upon which the table is based.

Of course some of the many commodities chosen for this purpose are of greater importance economically than others, that is, they are consumed in larger quantities. In order that this element of the problem may not be neglected index numbers are sometimes "weighted." Usually the basis for such weighting is determined by the extent to which different commodities enter into the consumption of a normal workingman's family. Experience shows, however, that in unweighted as well as in weighted index numbers the big general movements of prices stand out in much the same way.

The three factors of importance in any compilation of index numbers are therefore: (1) the basic year or period, (2) the number of commodities considered, and (3) whether they are weighted or unweighted.

In the United States the index numbers compiled by the Bureau of Labor may be regarded as standard. The basic period upon which they rest is the decade 1890–99. This has the advantage that an average "price for a number of years more nearly represents average or normal conditions than

does the price for a single year."[1] Two hundred and fifty-seven commodities are included in the Bureau's investigation of wholesale prices. These are grouped as farm products, 20 in number; food, etc., 57 in number; cloths and clothing, 65 in number; fuel and lighting, 13 in number; metals and implements, 38 in number; lumber and building materials, 28 in number; drugs and chemicals, 9 in number; house-furnishing goods, 14 in number; and miscellaneous, 13 in number.

The prices of these commodities were collected from the best available sources—"standard trade journals for 131 articles, officials of boards of trade for 9 articles, chambers of commerce for 1 article, produce exchanges for 7 articles, leading manufacturers or their selling agents for 108 articles, and a government bureau for 1 article."

"About one-half of the prices quoted are the prices in the New York market. For grains, live stock, etc., Chicago prices are quoted; for fish, except salmon, Boston prices; for tar, Wilmington (N.C.) prices; for Elgin creamery butter, Elgin (Ill.) prices; etc. The prices for textiles are the prices in the general distributing markets, such as New York, Boston, and Philadelphia."[2]

Combining these materials, without weighting, the Bureau of Labor reports the relative wholesale prices (index numbers) of the 257 commodities by years, 1890 to 1911 inclusive, as follows:

Year	Relative Wholesale Prices, All Commodities	Year	Relative Wholesale Prices, All Commodities
1890	112.9	1901	108.5
1891	111.7	1902	112.9
1892	106.1	1903	113.6
1893	105.6	1904	113.0
1894	96.1	1905	115.9
1895	93.6	1906	122.5
1896	90.4	1907	129.5
1897	89.7	1908	122.8
1898	93.4	1909	126.5
1899	101.7	1910	131.6
1900	110.5	1911	129.3

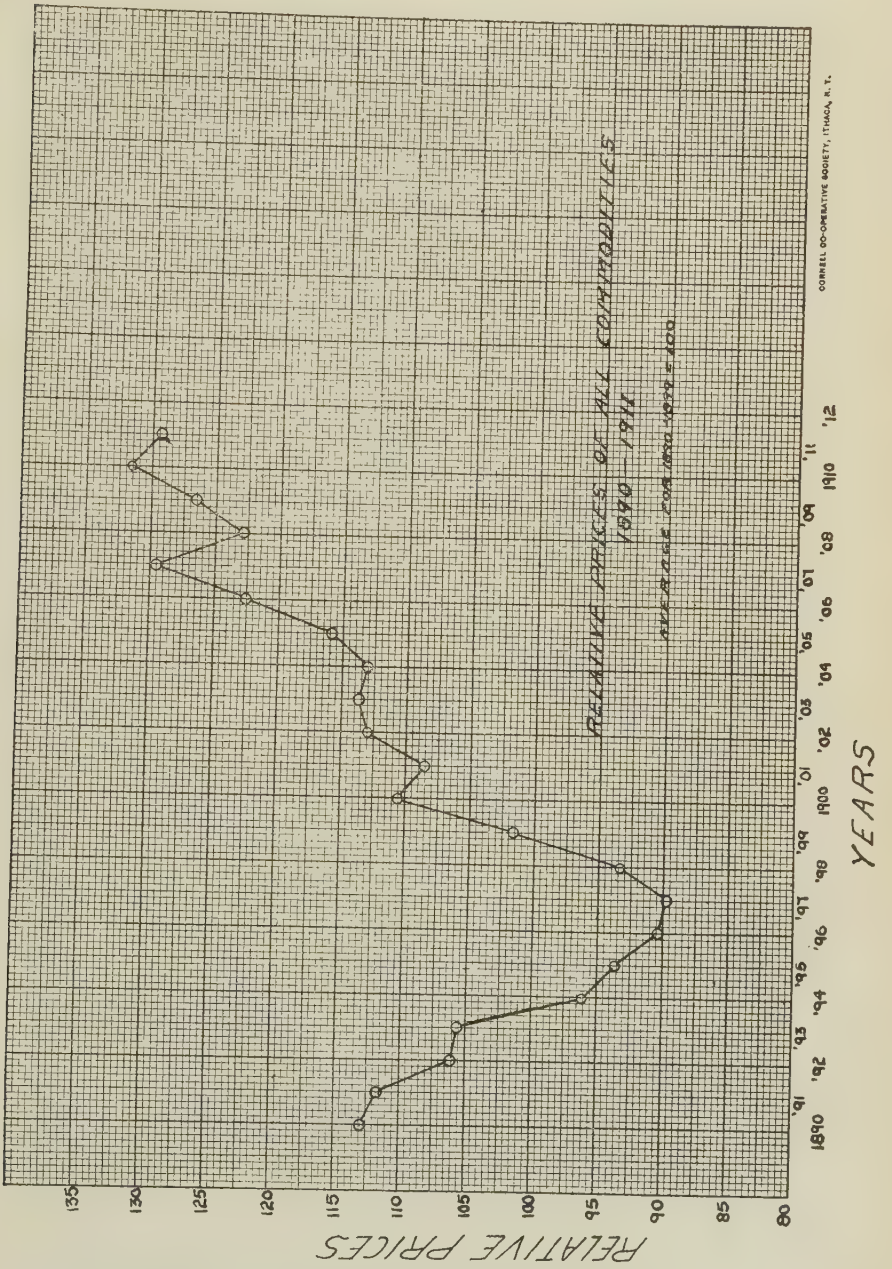
These results are presented graphically in the following diagram.

During the first eight of the twenty-two years 1890–1911 inclusive, the trend of general prices as shown by these index numbers was steadily downward. The lowest point, 89.7, is recorded in 1897, when wholesale prices generally were, accordingly, 10.3 per cent lower than their average during the basic period 1890–99. Since 1897 the general trend of the index numbers has been upward, for the most part rapidly so. The years 1901, 1904, 1908, and 1911 show slight relapses, but at the end of this fourteen-year period of increasing prices the index number for 1911 is 129.3, or 29.3 per

[1] *Bulletin of Bureau of Labor, No. 77*, July, 1908, p. 212.

[2] *Bulletin of Bureau of Labor, No. 93*, March, 1911, p. 337.

cent higher than the average of wholesale prices during the basic period 1890–99.



Comparing the lowest price year of the period, i.e., 1897, when the index number was 89.7, with the last year, 1911, when it was 129.3, wholesale

prices are shown to have risen nearly forty points. Or, stating it another way, wholesale prices in 1911 were 44.1 per cent higher than in 1897. To purchase at wholesale the same quality and quantity of commodities that could be bought in 1897 for $100 would therefore have required in 1911 the sum of $144.14.

The purchases of salaried persons including teachers are, of course, largely at retail prices. As retail prices are based on wholesale prices one may, however, at least tentatively compare the purchasing power of salaries at various times within the period 1890–1911 on the basis of the table given above. Thus a teacher whose salary had remained fixed at $1,000 since 1897 would have had in 1911 no greater purchasing power than $693.76 possessed in the earlier year. If on the other hand her salary had increased from $1,000 in 1897 to $1,441.47 in 1911 her purchasing power in the latter year would have been exactly equivalent to what it was in 1897. Let us assume a case from a typical salary schedule according to which a teacher received $600 in 1897 with an increase of $50 a year to a maximum of $1,000 in the ninth year of her service and thereafter. In 1905 this teacher would for the first time be in receipt of the maximum possible under this arrangement, representing a nominal increase of 66⅔ per cent over her first year's salary. In purchasing power, however, her increase would amount only to 29 per cent. Remaining fixed after this year her salary in 1911, although still nominally 66⅔ per cent higher than in 1897, would represent an increase in purchasing power over the latter year of only 15.6 per cent. In other words the increase of prices from 1897 to 1911 would have converted a nominal or money increase in wages of 66⅔ per cent into a real increase measured by purchasing power of only 15.6 per cent.[1]

In January, 1910, a commission was appointed by the Board of Estimate and Apportionment of New York City to investigate teachers' salaries. From the report of the commission made in October of that year the tables on p. 7 are taken, the only addition made to them being the line stating increase in relative wholesale prices from 1905 to 1910. No opinion is ventured as to the accuracy of the figures which are quoted here. They are presented simply in order to compare the stated increase in teachers' salaries with the increase of general prices during the same period of years.

The relative wholesale price or index number of all commodities according to the Bureau of Labor was 115.9 in 1905. In 1910 it had risen to 131.6. Wholesale prices in the latter year were therefore 13.5 per cent higher than in 1905. Comparing with this figure the percentages of increase in salaries of grade teachers as shown by the table quoted above it will be noted that while Philadelphia, New Orleans, Pittsburgh, Cincinnati, Louisville, Chicago, and Cleveland had advanced salaries from 6 to 13 per cent between 1905 and 1910, still salaries in these cities had not advanced as rapidly as

[1] That this is not mere theory is brought out by many expressions from teachers themselves quoted in another section of this report. See pp. 220–24.

PERCENTAGES OF INCREASE IN SALARIES OF GRADE TEACHERS IN CERTAIN CITIES BETWEEN 1905 AND 1910

Cities	Percentage of Increase	Cities	Percentage of Increase
Toledo	41	*Increase in relative wholesale prices, 1905–10*	13.5
Baltimore	39	Cleveland	13
St. Louis	39	Chicago	13
Jersey City	29	Louisville	11
Indianapolis	29	Cincinnati	11
Rochester	29	Pittsburgh	8
Minneapolis	28	New Orleans	8
Detroit	28	Philadelphia	6
St. Paul	27	Boston	none
Milwaukee	25	Buffalo	none
Newark	20	Kansas City	none
Providence	18		
San Francisco	17		

PERCENTAGES OF INCREASE IN SALARIES OF HIGH-SCHOOL TEACHERS IN CERTAIN CITIES BETWEEN 1905 AND 1910

Cities	Percentage of Increase	Cities	Percentage of Increase
Cincinnati	50	*Increase in relative wholesale prices, 1905–10*	13.5
St. Paul	36	New Orleans	13
San Francisco	36	Chicago	13
Baltimore	33	Providence	12
Newark	26	Cleveland	6
Pittsburgh	26	Detroit	2
Jersey City	22	Boston	none
St. Louis	22	Buffalo	none
Minneapolis	18	Kansas City	none
Milwaukee	14		

the advance in wholesale prices shown by index numbers. In Boston, Buffalo, and Kansas City where no change in salaries was reported salaries were nominally in 1910 exactly where they had been in 1905. In purchasing power, as measured by wholesale prices, however, they had actually fallen to slightly more than seven-eighths of their purchasing power in 1905. On the other hand the percentages of increase in salaries of grade teachers in San Francisco, Providence, Newark, Milwaukee, St. Paul, Detroit, Minneapolis, Rochester, Indianapolis, Jersey City, St. Louis, Baltimore, and Toledo were higher than the increase in wholesale prices. Indeed in the case of the last three mentioned cities the percentage of salary increase was about three times the percentage of increase in wholesale prices.

The second table from the New York report shows the percentage of increase in salaries of high-school teachers to have been less in Detroit, Cleveland, Providence, Chicago, and New Orleans than the increase in wholesale prices. Boston, Buffalo, and Kansas City again report no change. The percentage of increase in high-school salaries in Milwaukee, St. Louis,

Minneapolis, Jersey City, Pittsburgh, Newark, Baltimore, San Francisco, St. Paul, and Cincinnati was higher than the increase of wholesale prices from 1905 to 1910.

Of course the showing in the case of those cities where salaries are stated by the New York commission to have increased faster than the increase in prices is most gratifying. It must not be forgotten, however, that the five-year period under consideration is only a part of a longer period during which prices have been rising steadily. Increases of salary made between 1905 and 1910 might be faster than the increase of general prices occurring during this five-year period, and still not be sufficient to make up for earlier losses due to a stationary salary schedule. An illustration may make this point clearer. Let us assume that a given group of teachers receiving $600 per year were advanced between 1905 and 1910 to $684. This increase of 14 per cent is in excess of the increase in relative prices during the same period, which was 13.5 per cent. For this five-year period, therefore, they are slightly ahead of the game. But it is quite possible that they may have received no increase of salary since 1897 when prices generally began to rise. Even at the low prices prevailing in that year, $600 may have been barely adequate, all things considered. In 1905, however, the purchasing power of their money was only 77.39 per cent of what it had been in 1897. Six hundred dollars in 1905 had a purchasing power no greater than $464.36 would have had in 1897. The $600 salary that was barely adequate in 1897 had become quite insufficient in 1905. Better times dawn. Somewhat tardily salaries are raised 14 per cent during the next five years and the $600 teacher from 1897 to 1905 finds herself drawing $684 in 1910. But $684 in 1910 is equal in purchasing power only to $466.22 in 1897. The salary increase of 14 per cent therefore, coming as it did at the end of a long period of rising prices, still leaves her with a much smaller purchasing power than she possessed in 1897.

It must not be assumed that such comparisons as the foregoing rest upon a basis that lacks confirmation. In addition to the index numbers of the Bureau of Labor there are also those of Bradstreet, covering ninety-six commodities, and of Dun supplemented by the Gibson index numbers. Both of these corroborate the results of the Bureau of Labor. According to the Bradstreet index numbers the increase of prices from 1896 to January 1, 1912, was 51 per cent. The Dun-Gibson figures indicate an increase of 56 per cent from 1896 to February 19, 1910. Summing up all three of these authorities, Professor Kemmerer of Princeton in the *Securities Review* for March, 1912, writes: "The evidence therefore, points strongly to an advance in prices since 1896, averaging for all classes of commodities something like 50 per cent; or, as stated above, it shows that the value of a dollar today is approximately the same as the value of 67 cents a decade and a half ago."

It should be noted that while comparisons of the foregoing character

may indicate closely enough the purchasing power of various sums during different years they do not furnish an answer to the questions of justice or adequacy of any salary payment of schedule. One can say that the same purchasing power represented by a salary of $500 in 1897 would have required a salary of $720.73 in 1911. If, however, considering degree of preparation and amount of work required, community standards and all other factors recognized as determining justice and adequacy of salary payments, five hundred dollars was unsatisfactory and insufficient in 1897, then a salary of $720.73 in 1911 would be unsatisfactory and insufficient to exactly the same degree in spite of the nominal or monetary increase of 44 per cent that had apparently taken place.

In addition to the index numbers dealing with wholesale prices the United States Bureau of Labor has also published at various times studies of the retail prices of food. Index numbers for a single class of commodities are, of course, important in proportion to the extent such commodities enter into general consumption. An investigation undertaken by the Bureau of Labor in 1901 into the budgets of 2,567 working families spending on the average $768.54 for all purposes annually showed that 42.54 per cent of their total expenditure went for food. The next largest item—clothing for husband, wife, and children—aggregated 14.04 per cent. Rent claimed 12.95 per cent. The high percentage quoted above for food is not, however, to be accepted as standard for larger incomes. All investigations into family budgets agree that the greater the income the smaller the percentage spent for food. The percentage spent for rent remains fairly constant. In Europe the same proposition holds good for clothing expenditures, but American experience indicated an increasing percentage of expenditure for clothing with larger family incomes. An investigation made by the Bureau of Labor in 1901 into the budgets of 11,156 normal families shows this declining importance of food and increasing expenditure for clothing with an almost stationary percentage for rent.

PERCENTAGE OF EXPENDITURE FOR

Classified Income	Rent	Food	Clothing
$ 500 or under $ 600	18.43	46.16	11.98
600 " " 700	18.48	43.48	12.88
700 " " 800	18.17	41.44	13.50
800 " " 900	17.07	41.37	13.57
900 " " 1,000	17.58	39.90	14.35
1,000 " " 1,100	17.53	38.79	15.06
1,100 " " 1,200	16.59	37.68	14.89
1,200 " over	17.40	36.45	15.72

However, even with family incomes of $1,200 and over it will be noted that food represented 36.45 per cent of the expenditure, while clothing and rent represented respectively 15.72 and 17.40 per cent.

The fact that no other class of expenditures can compare with the cost of food in the ordinary family budget makes the index numbers of retail

food prices of particular interest and importance. For its compilations on this subject the Bureau of Labor used the same basic period employed for wholesale prices, that is the decade 1890–99. Fifteen staple food commodities as sold by 675 dealers in 39 of the most important industrial cities in the United States were studied. These cities represent 32 states. In general they are the largest in their section of the country, but two smaller centers, Fall River and Scranton, were included.[1] The 15 food commodities were: sugar, granulated; eggs, strictly fresh; milk, fresh; butter, creamery; wheat flour; lard, pure; hens; sirloin steak; ham, smoked; corn meal; rib roast; round steak; pork chops; bacon, smoked; potatoes, Irish. Approximately these 15 articles represent two-thirds of the expenditures for food by the ordinary workingman's family.

In the following table the results obtained by this investigation are presented. For purposes of comparison the simple index numbers are placed side by side with index numbers of retail food prices weighted according to their consumption in workingmen's families.

RELATIVE RETAIL PRICES OF FOOD. SIMPLE AND WEIGHTED AVERAGES, 1890 TO 1911*

Year	Retail Relative Prices of Food (Unweighted)	Relative Retail Prices of Food (Weighted)	Year	Relative Retail Prices of Food (Unweighted)	Relative Retail Prices of Food (Weighted)
1890	102.0	101.9	1901	109.5	108.5
1891	103.6	103.4	1902	116.8	114.6
1892	101.7	101.6	1903	116.9	114.7
1893	104.6	104.1	1904	118.3	116.2
1894	99.5	99.2	1905	118.3	116.4
1895	97.2	97.1	1906	122.4	120.3
1896	94.9	95.2	1907	128.0	125.9
1897	96.4	96.7	1908	132.5	130.1
1898	99.4	99.7	1909	140.3	137.2
1899	100.6	100.8	1910	148.5	144.1
1900	102.9	103.0	1911	146.9	143.0

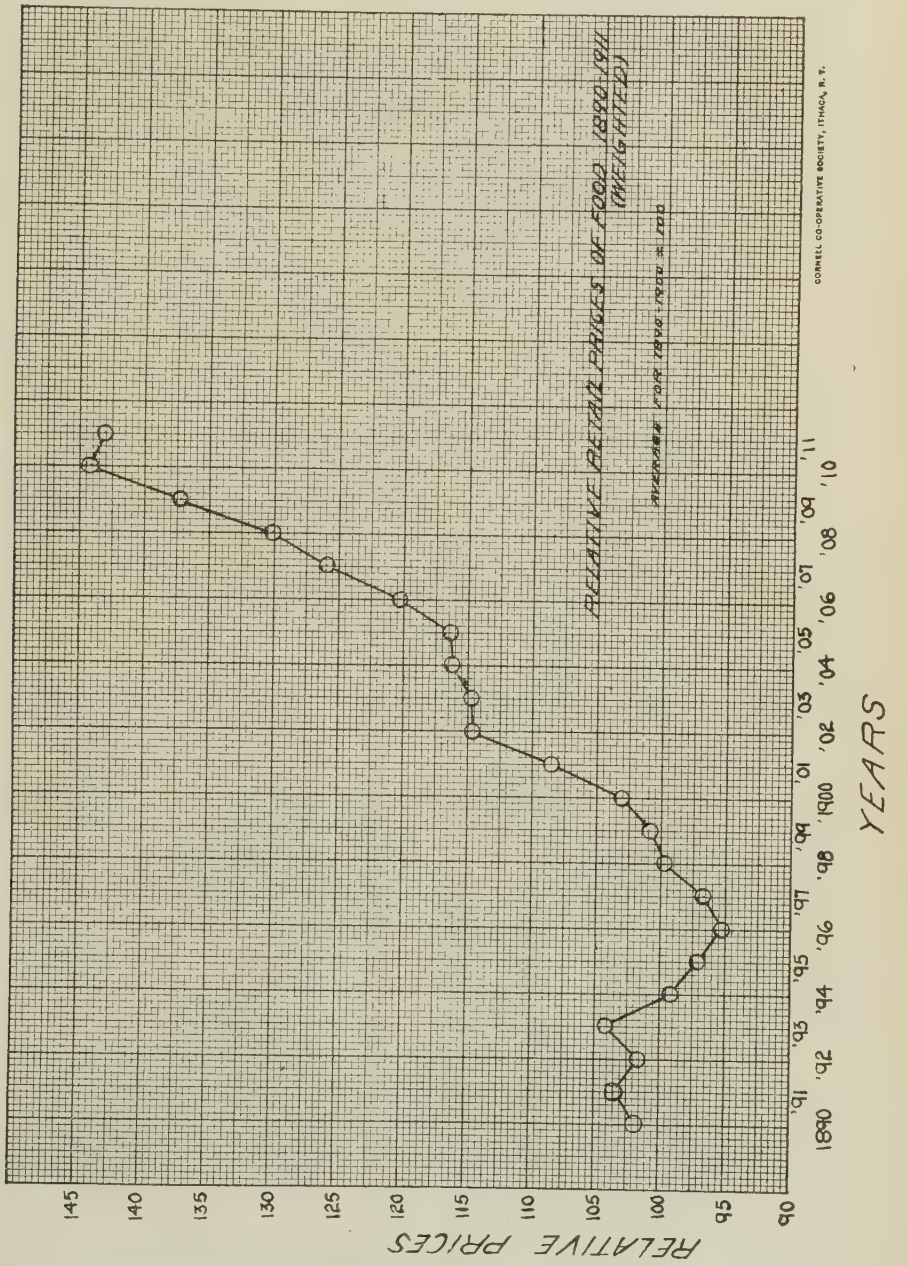
* *Bulletin of the United States Bureau of Labor, Whole No. 106:* Part I, "Retail Prices and Cost of Living," Series, No. 2, Part I, August 28, 1912.

It will be noted that the weighted index numbers, while closely following the same general trend, do not show such great extremes as the unweighted. Both point to 1896 as the year of lowest, and to 1910 as the year of highest food prices during the twenty-two years under consideration. And both indicate slightly lower prices in 1911 than in 1910. In the following diagram the movement of retail food prices according to the weighted index numbers is graphically presented.

Comparing 1896, the year of lowest food prices, with 1911, the last full year for which retail figures are available, weighted index numbers show an increase from 95.2 to 143.0. Expressing it in terms of percentages,

[1] In addition to the two mentioned they are, Atlanta, Ga., Baltimore, Md., Birmingham, Ala., Boston, Mass., Buffalo, N.Y., Charleston, S.C., Chicago, Ill., Cincinnati, Ohio, Cleveland, Ohio, Dallas, Tex., Denver, Colo., Detroit, Mich,. Indianapolis, Ind., Jacksonville, Fla., Kansas City, Mo., Little Rock, Ark., Los Angeles, Cal., Louisville, Ky., Manchester, N.H., Memphis, Tenn., Milwaukee, Wis., Minneapolis, Minn., Newark, N.J., New Haven, Conn., New Orleans, La., New York, NY., Omaha, Nebr., Philadelphia, Pa., Pittsburgh, Pa., Portland, Ore., Providence, R.I., Richmond, Va., St. Louis, Mo., Salt Lake City, Utah, San Francisco, Cal., Seattle, Wash., Washington, D.C.

retail food prices of these fifteen commodities were 50.21 per cent higher in 1911 than in 1896. Their rate of increase has, therefore, been considerably



more rapid than that of wholesale commodities generally during the same period.

It was noted above that a slight recession of retail food prices occurred in 1911. This upward flight was only temporarily arrested, however. Comparison of the data of the first six months of 1912 with the first six months of the preceding year, as given in the following table, will show that the movement toward higher food price levels has recommenced.

RELATIVE RETAIL PRICES OF FOOD, WEIGHTED AVERAGES FOR 1911 AND 1912 BY MONTHS

Months	1911	1912
January	145.0	153.5
February	140.4	150.9
March	137.6	147.6
April	135.3	152.7
May	135.4	154.6
June	139.2	154.0
July	143.7	.....
August	144.5	.....
September	145.7	.....
October	146.2	.....
November	148.3	.....
December	150.0	.....

The figures quoted above present the combined movement of the prices of the fifteen staple articles of food weighted according to their consumption in the ordinary workingman's family. In the following table the advance registered in the price of each on June 15, 1912, is compared with the average price for the basic period 1890 to 1899.

PER CENT OF INCREASE IN THE RETAIL PRICES OF THE PRINCIPAL ARTICLES OF FOOD: PRICE ON JUNE 15, 1912, COMPARED WITH THE AVERAGE PRICE FOR THE 10-YEAR PERIOD 1890 TO 1899, BY ARTICLES

Article	Percentage of Increase in Price	Article	Percentage of Increase in Price
Sugar, granulated	8.5	Ham, smoked	61.3
Eggs, strictly fresh	26.1	Corn meal	63.7
Milk, fresh	32.9	Rib roast	63.8
Butter, creamery	33.3	Round steak	84.0
Wheat flour	39.3	Pork chops	86.0
Lard, pure	55.3	Bacon, smoked	96.7
Hens	58.1	Potatoes, Irish	111.9
Sirloin steak	59.5		

With the aid of the latest reports of the Bureau of Labor it is even possible to ascertain the changes that have taken place during the last two years in the retail prices of these fifteen staple food commodities for each of the thirty-nine cities studied.[1] The following table shows the

[1] Comparison of these increases as between cities are not permissible, however, as "the Bureau has not attempted to quote prices for an article of identical grade throughout the 39 cities. For almost every article this would be impossible, as the grade varies not only from city to city but also from firm to firm within the same city, and the grade even varies to some extent from month to month within the same store. Stores which vary in a marked degree from day to day or month to month the grade of articles handled have not been included, but in every store there is necessarily some variation in grade." *Bulletin Whole No. 106;* Part I, "Retail Prices and Cost of Living," Series, No. 2, Part I, p. 6, August 28, 1912.

character and extent of these changes from June 15, 1911, to June 15, 1912, in the four of these cities, where the salaries and living conditions of teachers were investigated by the Committee.

PERCENTAGE OF INCREASE OR DECREASE IN RETAIL PRICES OF THE PRINCIPAL ARTICLES OF FOOD

PRICE ON JUNE 15, 1912, COMPARED WITH PRICE ON JUNE 15, 1911

CITY	SIRLOIN STEAK: PRICE JUNE 15, 1912		ROUND STEAK: PRICE JUNE 15, 1912		RIB ROAST: PRICE JUNE 15, 1912	
	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
New Haven, Conn.	20.3	....	18.5	....	24.0	....
Atlanta, Ga.	6.6	....	8.8	....	15.6	....
Cincinnati, Ohio	20.9	....	13.2	....	22.1	....
Denver, Colo.	11.0	....	22.9	....	24.4	....
	PORK CHOPS: PRICE JUNE 15, 1912		BACON, SMOKED: PRICE JUNE 15, 1912		HAM, SMOKED: PRICE JUNE 15, 1912	
	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
New Haven, Conn.	15.9	....	....	2.1	2.6	....
Atlanta, Ga.	12.4	....	....	2.8	....	8.5
Cincinnati, Ohio	13.9	....	5.7	....	8.3	....
Denver, Colo.	9.6	....	....	6.5	.3	....
	LARD, PURE: PRICE JUNE 15, 1912		HENS: PRICE JUNE 15, 1912		WHEAT FLOUR: PRICE JUNE 15, 1912	
	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
New Haven, Conn.	14.7	....	11.9	....	11.7	....
Atlanta, Ga.	8.9	....	....	3.8	5.5	....
Cincinnati, Ohio	6.0	....	10.5	....	7.2	....
Denver, Colo.	11.6	....	4.4	....	12.1	....
	CORN MEAL: PRICE JUNE 15, 1912		EGGS, STRICTLY FRESH: PRICE JUNE 15, 1912		BUTTER, CREAMERY: PRICE JUNE 15, 1912	
	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
New Haven, Conn.	6.9	....	4.8	....	23.1	....
Atlanta, Ga.	25.5	....	20.4	....	17.9	....
Cincinnati, Ohio	13.3	....	21.0	....	10.2	....
Denver, Colo.	8.6	....	5.1	....	17.1	....
	POTATOES, IRISH: PRICE JUNE 15, 1912		SUGAR, GRANULATED: PRICE JUNE 15, 1912		MILK, FRESH: PRICE JUNE 15, 1912	
	Higher than June 15, 1911	Lower than June15, 1911	Higher than June 15, 1911	Lower than June 15, 1911	Higher than June 15, 1911	Lower than June 15, 1911
	Percentage	Percentage	Percentage	Percentage	Percentage	Percentage
New Haven, Conn.	23.5	....	1.1	....	3.8	....
Atlanta, Ga.	....	5.3	5.5	....	No change	No change
Cincinnati, Ohio	32.3	....	5.1	....	"	"
Denver, Colo.	....	13.6	11.5	....	"	"

In New Haven, fourteen out of the fifteen commodities show an increase on June 15, 1912, as compared with the same date a year earlier. The

percentages of increase range from 1.1 per cent for sugar to 24.0 per cent for rib roast. Bacon, the only commodity that did not advance in price in New Haven, was 2.1 per cent cheaper on June 15, 1912 than on June 15, 1911. In Atlanta four out of the fifteen articles fell in price, bacon, ham, hens, and potatoes, the percentages of decline varying from 2.8 per cent in the case of bacon to 8.5 per cent in the case of ham. Milk showed no change in price. The ten remaining commodities advanced in price during the year, the percentages of increase ranging from 5.5 per cent for flour and sugar to 25.5 per cent for corn meal. In Cincinnati all of the fifteen commodities advanced in price except milk which remained the same. The percentages of increase varied from a minimum of 5.1 per cent for sugar to 32.3 per cent for potatoes. In Denver bacon fell 6.5 per cent; potatoes, 13.6 per cent; and milk showed no change. The twelve other commodities showed increases from .30 per cent for ham to 24.4 per cent for rib roast. Of the sixty comparisons presented in the foregoing table fifty show increases of food prices during the year, seven show decreases, and three uniform prices. It will also be noted that the percentages of increase range much higher than the percentages of decrease.

A still later report of the Bureau of Labor[1] quotes the actual retail prices upon which the tables on pages 10, 12, and 13 are based. The following excerpt shows food prices as quoted in Cincinnati on June 15, 1912. Corresponding quotations are also furnished in the report of the Bureau for the 15th of each month in the first half of 1911 and 1912. The serial numbers in the first column refer to the stores from which quotations were obtained.

The significance of these figures hardly needs comment. Not only do they furnish a basis upon which the increase or decrease of prices in a given community within the period of time so far covered may be established, but they also enable teachers who are studying the cost of living problem

RETAIL PRICES OF THE PRINCIPAL ARTICLES OF FOOD ON THE 15TH OF JUNE, 1912, BY FIRMS

CINCINNATI, OHIO

802	Sirloin steak, per pound	$0.22	802	Round steak, per pound	$0.20
803	" "	.22	803	" "	.20
805	" "	.17	805	" "	.15
807	" "	.22	807	" "	.20
808	" "	.20	808	" "	.20
817	" "	.20	817	" "	.20
820	" "	.23	820	" "	.20
821	" "	.20	821	" "	.20
802	Rib roast, bone in, per pound	.18	802	Chuck roast, per pound	.13
803	" " "	.18	803	" "	.14
805	" " "	.18	805	" "	.12½
807	" " "	.20	807	" "	.15
808	" " "	.18	808	" "	.12
817	" " "	.20	817	" "	.15
820	" " "	.20	820	" "	.15
821	" " "	.15	821	" "	.15

[1] Retail Prices, 1890 to June, 1912, *Bulletin of the U.S. Bureau of Labor, Whole Number 106:* Part II, "Retail Prices and Cost of Living" Series, No. 2, Part II.

802	Pork chops, loin, per pound	$0.18
803	" " "	.18
805	" " "	.20
808	" " "	.18
817	" " "	.18
820	" " "	.20
821	" " "	.20
802	Ham, smoked, sliced, per pound	.28
803	" " "	.23
807	" " "	.26
817	" " "	.25
820	" " "	.28
821	" " "	.22
802	Leg of lamb, yearling, per pound	.18
803	" " "	...
805	" " "	.15
807	" " "	.15
820	" " "	.20

802	Bacon, smoked, sliced, per pound	$0.26
803	" " "	.22
807	" " "	.25
817	" " "	.25
820	" " "	.23
821	" " "	.20
804	Lard, pure, tub, per pound	.13
808	" " "	.12½
815	" " "	.13
817	" " "	.14
819	" " "	.12
820	" " "	.14
821	" " "	.13
801	Hens, year or more old, dressed, drawn, per pound	.20
802	Hens, year or more old, dressed, drawn, per pound	.22
803	Hens, year or more old, dressed, drawn, per pound	.20
807	Hens, year or more old, dressed, drawn, per pound	.20
815	Hens, year or more old, dressed, drawn, per pound	.23
817	Hens, year or more old, dressed, drawn, per pound	.23
821	Hens, year or more old, dressed, drawn, per pound	.20

	Flour, wheat:	
804	Pillsbury's Best, per ½ barrel bag	$0.90
808	Special brand, per ⅛ barrel bag	.42
815	Gold Medal, per ½ barrel bag	1.00
817	Aristos, per ⅛ barrel bag	.45
819	Special brand, per ½ barrel bag	.70
821	Gold Medal, per ⅛ barrel bag	.45

804	Corn meal, per pound	$0.0300
808	" "	.0250
815	" "	.0400
817	" "	.0250
821	" "	.0250
804	Eggs, strictly fresh, nearby, per dozen	$0.20
808	" " " "	.21
815	" " " "	.22
818	" " " "	.22
819	" " " "	.21
821	" " " "	.22
808	Eggs, storage, per dozen	...
818	" "	...

	Butter, creamery, per pound:	
804	Tub	$0.33
808	"	.31
817	Print	.32
818	Tub	.35
821	Print	.33
	Potatoes, Irish:	
804	Per peck	$0.55
808	"	.47
815	"	.50
817	"	.50
819	Per pound	.03½
821	Per peck	.45

804	Sugar, granulated, per pound	$0.0650
808	" " "	.0600
815	" " "	.0650
817	" " "	.0597
819	" " "	.0600
821	" " "	.0600
806	Milk, fresh, unskimmed, delivered, bottled, pasteurized, per quart	$0.08
809	Milk, fresh, unskimmed, delivered, bottled, pasteurized, per quart	....
811	Milk, fresh, unskimmed, delivered, bottled, pasteurized, per quart	.08
813	Milk, fresh, unskimmed, delivered, bottled, pasteurized, per quart	.08
814	Milk, fresh, unskimmed, delivered, bottled, pasteurized, per quart	.08

to compare actual prices in their own city with actual prices in other cities located in the same section of the country. While it is true that uniform qualities of goods are not presupposed thruout, still in some cases the same brands are specified, while in others the similarity is doubtless close enough to warrant rough comparisons. Thus with the aid of this Bulletin, Atlanta teachers may compare the prices of food products in their own city with

corresponding prices in Baltimore, Charleston, Jacksonville, Richmond, and Washington, not to mention such cities in the south central division as Birmingham, Memphis, and New Orleans. San Francisco food prices may be compared with food prices in Denver, Los Angeles, Portland, Salt Lake City, and Seattle. Altogether thirty-nine cities in all sections of the country are covered by this Bulletin.

Bearing in mind the large percentage of the normal family income expended for food, the foregoing figures make it evident that the increase in the cost of living from 1896 to 1911 has been particularly heavy in this department, and also that the first six months of 1912 shows a further sharp upward tendency. The latest report of the Bureau of Labor also presents data regarding bread weights, retail coal prices, and gas rates.

Comparisons of [bread] weights on June 15, 1912, and June 14, 1911, are available for 60 brands, and of that number the weight of 4 brands was heavier on June 15, 1912, than on the corresponding date in 1911, the weight of 27 brands was unchanged, and the weight of 29 brands was lighter. . . . . The price on April 15, 1912, as compared with the price on April 15, 1911, was higher for Pennsylvania anthracite, stove size, in 25 out of 29 cities from which reports were secured, and there was no change in price in the remaining four cities. During the same period, Pennsylvania anthracite, chestnut size, advanced in 25 out of 27 cities, and the price remained unchanged in 2 cities; and bituminous advanced in 17 out of 32 cities, the price remained unchanged in 12 cities, and declined in 3 cities. . . . . Only 8 [gas] companies reported any change in price on April 15, 1912, as compared with April 15, 1911. Seven companies supplying manufactured gas reduced prices and one company supplying natural gas increased prices.

In the four larger cities to which the second part of this report is devoted the net rate per 1,000 cubic feet of gas for household use on April 15, 1912, was as follows: Cincinnati (natural gas), 30 cents; Denver, 85 cents; Atlanta, $1.00; and New Haven, 95 cents. The only change occurring during the year was a reduction from 90 to 85 cents per 1,000 in Denver.

Commenting on the rise of prices occurring between 1896 and 1903, the former Committee of the National Education Association on Salaries, Tenure, and Pensions remarks:[1]

If all classes of family expenditures as above be taken into consideration, it is apparently a safe and conservative conclusion, therefore, that the increase in the cost of living, as a whole, in 1903, when compared with the year of lowest prices (1896), was less than 15.5

[1] Report published July, 1905, p. 151. On the preceding page the committee, after noting that the cost of food represents "only" 42.54 per cent of the entire cost of living of the average workingman's family, goes on to say: "Of the remaining articles, constituting 57.46 per cent of the family expenditure, certain ones are from their nature, affected only indirectly and in very slight degree by any rise or fall in prices. Such are payments on account of principal and interest of mortgage, taxes, property and life insurance, labor and other organization fees, religion, charity, books and newspapers, amusements and vacation, intoxicating liquors, and sickness and death. These together constituted 14.51 per cent of the family expenditure in 1901 of the 2,567 families furnishing the information in full detail. Miscellaneous purposes, not specified, for which, from their character, no prices are obtainable, made up 5.87 per cent, and rent, for which also no prices for several years are available, made up 12.95 per cent." While some of these items of expenditure may have moved upward less rapidly than food, the figures for wholesale prices quoted earlier indicate that the higher cost of living must be making itself felt in this field as well as elsewhere. For example, government must purchase commodities and services in a rising market, and this condition must be reflected in taxes regardless of juggling with rates and assessments. Rent, of course, is not figured in any of the tables of relative prices but its rapid increase in growing cities hardly needs proof.

per cent, the increase in the cost of food as shown by the investigation in question. This assumes, of course, always the purchase of the same articles and the same quantities in years of low prices, low wages, and more or less irregular employment, and in years of higher prices, higher wages, and steady employment.

Since 1903—the last year for which the former committee was able to obtain index numbers—prices have been rising steadily. While in 1903 retail food prices were only 15.5 per cent higher than in 1896, the year of lowest prices; in 1911, as we have just seen, food prices were 50.21 per cent higher than in 1896. Taking the latest figure available, that for the month of June, 1912, retail food prices were 61.7 per cent higher than in 1896. It must also be borne in mind that the wholesale prices of two hundred and fifty-seven commodities were 44.1 per cent higher in 1911 than in 1897. Altogether it is evident that the problem of the cost of living which must be met and solved by the teacher of today is conditioned fundamentally by a general level of prices which has risen at least from 40 to 50 per cent above that of 1896. While the rise of 15 per cent occurring between 1896 and 1903 may have seemed of minor consequence to the earlier Committee on Salaries, Tenure, and Pensions, the rise that has subsequently occurred is so large that it is a factor of immense importance, a factor that cannot be left out of sight for an instant in any discussion or settlement of the problem of teachers' salaries.

II. CAUSES OF THE INCREASED COST OF LIVING

If laborers or employees were able to secure wage or salary increases to keep step with the increase of prices they could not fairly complain of a higher cost of living. Economic experience generally, however, shows that while wages and salaries tend to increase during periods of advancing prices they do not as a rule increase at so rapid a rate. Apart from wage or salary increases is there any solution of the economic maladjustment caused by generally increasing prices?

To secure light upon this question a circular letter was addressed to a small number of American economists recognized as authorities on the subject. From this letter the following paragraphs may be quoted:

> The work of the Committee on Teachers' Salaries and Cost of Living, as you will observe from the resolution creating it, is predicated largely upon the increased cost of living. Now, however important it may be, for a single considerable body of workers to endeavor to adjust their wages and expenditures to an increasing general level of prices, their duty in the matter does not end there. Particularly is this the case with such a class of workers as teachers. In my opinion the further obligations rest upon them: (1) of studying the underlying causes of an increasing general level of prices; (2) of considering what broad remedies in public policy may exist for the inequities thereby occasioned; and (3) if possible, of promoting the adoption of such remedies.
>
> Will you, therefore, kindly oblige me with a brief statement of what in your opinion are the fundamental causes of the increased cost of living, indicating the relative importance of each?
>
> Further, will you kindly state what action by individuals, private associations and governmental authorities may be undertaken with the greatest hope of success in remedying inequities caused by the increased cost of living?

To this inquiry twelve replies were received. Several of the economists consulted answered the questions presented to them directly and at considerable length, others by references to recent publications of their own in which the causes of high prices were considered. Some of the letters are so interesting that they are reprinted in full in the following section of this report. References are also given to the printed sources cited by some of the economists and drawn upon in the preparation of the following summary.

In addition to the letters from economists the committee was fortunate in securing statements from Mr. Robert Hunter, presenting the socialist view, and from the Hon. Henry George, Jr., and Mr. Louis F. Post, presenting the single-tax view of the increased cost of living. As the opinions of these gentlemen could not be brought to advantage under the same headings in the present summary as those of the economists consulted their statements are presented in full in the following section of this report and special attention is called to them.[1]

None of the replies questions the fact of a large increase in general prices, nor so far as your committee is aware is there any disposition to do

[1] See pp. 27 to 33.

so among competent students of economics. The various index number studies have placed this matter beyond all possibility of controversy.

All but two of the replies agree that the increase of the world's gold production has played a more or less prominent part in the production of higher prices. Professor J. Laurence Laughlin, of the University of Chicago, who is one of the two dissenters, writes: "There is no evidence in my judgment to show that higher prices of commodities are due to the increased production of gold." Higher prices of food stuffs, in his opinion, are due "to a diminishing proportion of inhabitants on the farms coupled with an increasing population in the cities. . . . . An important cause of the higher prices of most commodities is the increased price of labor accompanied with reduction of hours of labor. . . . . The final cause is the margin imposed by retail dealers between the wholesale cost and the price paid by the consumer."

Professor Simon N. Patten, of the University of Pennsylvania, also rejects the explanation that the increase in the supply of gold is responsible for present high values. He holds that "the leading causes at work in the present situation are: first, lack of sufficient capital; second, bad distribution of population; third, isolation of producer and consumer; fourth, new status of woman."[1]

With the exception of these two authorities all of the economists replying to the inquiry held that the increase of the world's gold supply was a cause of higher prices. There is wide divergence as to the amount of stress to be laid upon this point, however. Professor John B. Clark writes that the "losses which labor suffers from an influx of gold are due to a temporary misadjustment of wages and prices; and what is said of the wage-earner may in general be applied to the salaried man."[2] Professor Clark's further study of the cost of living goes beyond the mere monetary factor into a closely reasoned analysis of all the forces which tend to increase the productive power of society and those which tend to decrease it.

Mr. Frank Vanderlip, of the National City Bank of New York City, mentions the increased production of gold as responsible for a "certain increase of price." However he adds: "Just how great a factor this is it is impossible to state."

In the opinion of all the other economists consulted the increased gold supply is evidently a factor of prime importance. Mr. Roger W. Babson, of Babson's Statistical Organization, mentions it first in his list. Professor David Kinley, of the University of Illinois, gives similar prominence to "the unprecedented increase of the output of gold." Professor Henry R. Seager, of Columbia University, considers it the fundamental cause. Professor Joseph French Johnson, of the New York University School of Commerce, Accounts, and Finance, refers to the increasing supply of gold

[1] *Independent* LXVIII, 342 (1910).

[2] *Op. cit.*, 514 (1910).

as "the one cause of the advancing level of prices during the last fifteen years."

In their letters Professor Edwin R. A. Seligman, of Columbia University, and Professor Frank W. Taussig, of Harvard University, confine themselves to the mention of this cause only. Finally, Professor Irving Fisher, of Yale University and Professor E. W. Kemmerer, of Princeton University, are strong adherents to the gold theory of higher prices.

While therefore all the economists consulted do not agree that increased gold production is the fundamental factor in causing high prices, it may at least be maintained that such is the general consensus of opinion among them. Of those who agree in this view, however, several indicate other causes which have been working to the same end. Thus at the same time that the world's gold coinage has been largely increased "there have been," as Professor Seager notes, "improvements in credit facilities, which have substituted forms of credit for actual money as media of exchange." Professors Seligman, Kinley, Kemmerer, and Fisher also refer to this factor.

Tariff schedules are mentioned rather cautiously as causes of higher prices in some cases. "When the tariff becomes more than a protection for industries in their initial stage," writes Mr. Vanderlip, "or more than covers the cost of production between a country and its competitors, then, of course, it becomes an artificial restraint upon trade and fosters higher prices than natural laws warrant." In Professor Kemmerer's opinion while "the tariff may be an important reason for the higher level of prices in this country than in Europe, it probably has little weight as an explanation of the recent rise of prices in the United States." He also points out that large advances in prices as shown by index numbers have taken place "in countries with a high tariff, like Germany and the United States, countries with a low tariff, like India, and countries with practically no tariff, like England." Professor Kinley writes: "To a certain degree, I think our tariff inequities have something to do with the higher cost of living in this country, altho this is a cause that we often overemphasize."

Trusts are also referred to as possible causes of high prices. "These combinations," writes Mr. Vanderlip, "have undoubtedly abused their power and have made prices unduly high. This, however, has not been as prevalent an evil as the general public is inclined to think. On the contrary, the fact should not be lost sight of that economies in the cost of production made possible by these combinations, have resulted in large decreases in prices to the consumer." Professor Kemmerer states the matter as follows: "Trusts are in business for profit, and despite the fact that they often can produce more cheaply than smaller concerns, they frequently raise prices, or at least maintain them somewhat above what would have been competitive rates." However, "the recent advance in prices is by no means limited to trust produced articles, nor to 'trust ridden' countries." "Doubtless, too," writes Professor Kinley, "the

existence of great monopolies in certain necessaries of life has had an influence. We must remember, however, that the matter of the rise of the price level is one of world-wide occurrence. Therefore, the existence of so-called trusts has only a secondary influence on so general a movement."

The high profits of retailers and middlemen generally are cited as causing high prices. Professor Laughlin, who has already been quoted on this point, considers it of fundamental importance. Mr. Babson forcibly refers to "waste and fraud in the distribution of goods with useless selling expenses." Professor Seager notes that the consumer nowadays "expects the articles which he buys to be offered in packages, insuring their purity and cleanliness. The cost of these containers, whether of cardboard, tin or glass, adds substantially to the cost of food materials bought from retail stores."

The effect of higher wages and trade unions is referred to in four of the responses received from economists. Professor Laughlin holds that "an important cause of the higher prices of most commodities is the increased price of labor accompanied with reduction of hours of labor. The amount of product turned out for a given amount of wages is not what it used to be." "When trade unions interfere with the efficiency of labor and unreasonably restrict output, "writes Professor Kemmerer, "the result can only be less products and higher prices for particular commodities." On the other hand, the same authority holds that the argument based on the demands of organized labor "loses much of its apparent weight when one notes that prices have risen much more rapidly than wages. It is probable to a very considerable extent a case of 'putting the cart before the horse.' One would be nearer the truth in saying that the demands of organized labor for higher wages have been stimulated by rising prices and by the need of higher wages to maintain existing standards of living. . . . . The upward movement of prices, moreover, has taken place not only in countries like England and the United States, where labor organizations are comparatively strong, but also in countries, like Germany and India, where such organizations are comparatively weak."

The drift of population to cities is also noted by seven economists as affecting the higher cost of living in one way or another. "City rents have advanced in consequence of the rapid growth of urban population. . . . . Opportunities for contributing to the family comfort and well-being by work about the house have been greatly diminished, so that to secure the same degree of welfare a larger money income is necessary to purchase comforts which were formerly supplied through the industry of members of the family who were not gainfully employed," writes Professor Seager. Professor Laughlin ascribes the higher price of agricultural products "to a diminishing proportion of inhabitants on the farms coupled with an increasing population in the cities, and consequently, an increasing demand without a correspondingly increasing supply. If a farmer paid present high

prices for farm land and then paid himself the present high wages of labor, he could not expect to be reimbursed even at present prices of farm products. In the past he has been content because of the gain from the rise in the value of the land." Professor Kinley mentions as one of the causes of higher prices "the increased population, occupying the hitherto free land of our country, which under the existing methods of agriculture has caused a rise in land values and also an increase in the cost of raising agricultural produce, followed, of course, with an increase of price. In the existing state of the arts in agriculture, the output of cattle and meat, for example, on a scale such as we have hitherto followed in this country, is no longer possible. To increase the output of meat, we need to adopt a different method of raising cattle. In other words, we must change our system of agriculture in certain respects." Mr. Babson also cites the "growth of cities and the neglect of farming" as a contributory cause of high prices. Mr. Vanderlip and Professor Patten strongly concur in this view.

Closely connected with the preceding point is the exhaustion of natural resources which, according to Professor Kemmerer, "has unquestionably been a factor in the upward movement of general prices. . . . . The prices of such basic commodities as foods, building materials, fuel, and the like have risen more rapidly than those for most other kinds of commodities." . . . . However, as Professor Kemmerer points out, "the rise in prices has been limited by no means to such articles as these. It has, moreover, occurred in countries, like Germany, where great care has been taken in the conservation of natural resources." Mr. Babson also refers to the "exhaustion of natural resources and other waste" as a contributory cause of higher prices. The effects of the law of diminishing returns are mentioned by Professor Johnson and Professor Clark. This should not be confounded with waste or exhaustion of natural resources. Strictly speaking diminishing returns occur only when under more intensive cultivation or use larger amounts of labor or capital are employed upon the same land or other natural resources with the result that after a given point the returns received from the additional units of labor or capital begin to diminish. Professor Johnson states the law of diminishing returns as the second of the three main causes of higher prices as he sees them. "The subject of the cost of living," he writes, "relates to more than a general level of prices. It concerns especially the prices of food stuffs and clothing. The prices of these articles have risen more than the prices of commodities in general, because their marginal cost has increased, a larger population having made necessary a larger production." Discussing the pressure on the productive power of the soil, Professor Clark writes: "We have reached the beginning of the period of increasing intensiveness of agriculture, and by one of the cardinal laws of economics, that process means a diminution of the per capita returns. Labor creates and gets less and less, all other things remaining the same, when it tills each acre more and more labo-

riously." According to Professor Patten, however, such views ignore "the new wonders of agriculture which science is daily revealing. In many lines we are doubling the yield per acre thru scientific farming, with its rotation of crops and approved method of fertilization. In addition, we are adding millions of acres to our agricultural lands by irrigation, swamp drainage and the evolution of crops capable of either withstanding extensive dry spells or occasional frosts."

No discussion of the high cost of living could be considered complete without reference to the "cost of high living" theory—that is to extravagance as a cause. Very different attitudes are taken upon this point. To Professor Patten the underlying fact in the present situation is the lack of capital. The "constant pressure to keep up appearances, along with a decay of the moral instruction emphasizing the benefits of frugality and saving, has taken from industry the people who formerly were the great source of its capital." This is particularly true, in Professor Patten's opinion, of the salaried class and the small proprietors whose incomes range from $1,000 to $3,000. "Individual extravagance and social competition" are also on Mr. Babson's list of miscellaneous causes of high prices. Mr. Vanderlip notes that: "luxuries from the entire world are placed in all the general markets and the desire of people for them has been augmented until luxuries seem to be necessities." Professor Johnson views extravagance as a psychological effect of the advance in the general level of prices due to the increased gold supply. "It [i.e. the increased gold supply] has stimulated production, lifted wages and salaries, and increased the money profits of business. It has spread thruout the country, if not thruout the world, a vague impression that it is easy to make money and get rich. As a result, people have begun to spend more freely, economize less willingly, and to adopt higher standards of living. Men now earning $2,500 a year think they cannot live as well on that sum as they did fifteen years ago on $1,200. They are, of course, mistaken. They have forgotten how they lived fifteen years ago, and would think themselves most cruelly treated if they were obliged to go back to the old standard."

Professor Fisher also agrees with Professor Johnson in regarding luxury as a consequence rather than a cause of high prices. And he adds the significant comment that the American people have long had a reputation as generous spenders, whereas "the present wave of rising prices only had its beginnings fifteen years ago."

The new status of woman is mentioned by Professor Patten as part of the "real explanation" of the present régime of high prices. "Forty years ago," he writes, "a man could live comfortably on $1,000 a year. Under the magic of the wife's hand this $1,000 became $1,500 or $2,000. The wife created more value by industry in the home than her husband did out of it. In her hands cloth became clothes, flour bread, and fresh fruits the winter's preserves. Now all things are done outside the home and must be purchased

with the $1,000 income. The wife no longer contributes to the family income by creating values, and with the increased standard of elaborate dressing, she is often its chief burden."

Consideration of the various auxiliary causes of high prices mentioned by the economists, such as the tariff, trusts, labor organizations, drift of population to cities, exhaustion of natural resources, luxury, etc., should not cause us to withdraw our attention from the main cause upon which most of them agree, namely the increase in the world's gold supply. Professor Irving Fisher is perhaps the most thorogoing advocate of the gold theory, and the most strongly disinclined to attach importance to the other factors. In a recent interview he said: "There is too much gold in the world. That is the big underlying cause of the excessive rate that mankind everywhere must pay in order to live. The symptoms of the disease are the tariff, the middleman, trusts, luxury, pure food laws, decreased efficiency, wars, and the movement toward the cities. The disease itself is too much gold."

The relationship between increased gold production and higher prices recognized by most economists is based upon the so-called quantity theory of money. Professor Fisher makes a partial application of this theory in the statement: "The more money people have to spend, provided the amount of things they buy remains stationary, the more they will have to pay for them. At present there is too much money in the world, and that is why all countries are complaining." In its simplest terms Professor Taussig presents the same theory as follows: "Double the quantity of money, and, other things being equal, prices will be twice as high as before, and the value of money one half. Halve the quantity of money and, other things being equal, prices will be one half what they were before, and the value of money double. That an increase in quantity tends to lower value, is a proposition holding good of all commodities. The special proposition concerning money is that its value tends to vary precisely in proportion to its quantity. This constant relation does not hold good of any other commodity. Double the quantity of wheat, and its value will probably fall to much less than half of what it was before. Double the quantity of sugar, and its value will probably fall by no means to one-half. For both wheat and sugar, the outcome will depend on the elasticity of demand. But in the case of money, there is no question as to elasticity of demand, and no such difficulty in prediction. The value of money, under the simplest conditions, is exactly inverse to its quantity."[1]

REMEDY FOR INEQUITIES CAUSED BY THE INCREASED COST OF LIVING

In addition to their opinions regarding causes, the various economists consulted were asked to give practical suggestions for remedying inequities caused by high prices. Naturally their views on the latter point depend

[1] *Principles of Economics*, I, chap. xviii, p. 236.

largely upon the particular cause or set of causes to which they attach importance. Professor Laughlin, who, it will be remembered, rejects the gold theory, holds co-operative associations of consumers to be the most effective means of combating high prices. By buying directly from farmers and manufacturing producers, they can save a large part of the present retail prices. "In my opinion," writes Professor Johnson, "no remedy can be found in any legal enactment. The average man in the United States has at his command more of the comforts and luxuries of life than ever before, but he doesn't know it, and is dissatisfied. What is needed is more light on the subject." Mr. Babson makes a most interesting suggestion as follows: "The only immediate solution of the question will come through minimum wage or the subsidizing of teachers as are soldiers, the merchant marine, and certain other departments of life which are recognized as of great importance to the welfare of the nation. In other words, the moral responsibility of the community must be raised to the point where teachers and mothers shall be subsidized in accordance with their great effectiveness and value to the community."

Revision of the tariff scientifically and in an unmistakably downward direction, control of monopolies and trusts, greater simplicity in style of living, the more universal practice of the habit of saving, and the movement of population back to the land are advocated by various economists as at least partially efficacious methods of combating the higher cost of living. Among the majority who accept the gold theory some are inclined to think that effective action against this cause of higher prices is out of the question. "In the long run," writes Professor Clark, "this metal will, like other products of the mine, grow costlier and, as compared with other articles, scarcer. We shall be mining poorer veins and smelting more refractory ores, and prices measured in gold will begin to decline instead of rising." The cost of operating existing mines in wages and prices of materials is advancing with the rise of prices generally, and this may tend to check the flood of gold in the future. Still if new rich gold fields or cheaper methods of extracting gold from the ore are discovered the advent of falling prices may be indefinitely postponed.

Several of the advocates of the gold theory, however, not only think something may be done to check this cause of higher prices, but are already advocating preliminary action to that end. Professor Seligman writes that "nothing short of an international agreement to use something else than gold as money will solve the problem." Professors Kemmerer and Fisher enthusiastically advocate international discussion of the question, and Mr. Vanderlip also mentions this plan with approval. Professor Kinley believes "that some good would come from the appointment of a commission by the federal government to co-operate with similar commissions appointed by the governments of other countries to study the whole subject of the cost of living and the rise of the price level. Whatever can be done to

promote the appointment of such a commission will do good." "It is now proposed," writes Professor Fisher, "that there shall be appointed an International Commission on the Cost of Living to make a still wider study based on the national studies which have been made or are now in progress. The object of the proposed international commission is:

"1. To gather records of all available *facts* as to recent changes in wages, cost of living and prices generally throughout the world, and to make international comparisons.

"2. To secure evidence as to the main *causes* and *effects* of these changes and of international differences.

"3. To discuss possible *remedies*."

In the opinion of the committee, the National Education Association should by resolution favor action by our government looking toward the calling of an international commission on the cost of living. It should also authorize the Committee on Teachers' Salaries and Cost of Living to take all proper steps to bring this resolution effectively before Congress and the President of the United States. The results of the committee's study of the higher cost of living as given above clearly indicate the need of further authoritative discussion of the whole subject. There would seem to be at least the possibility of effective international action to check further advances in the cost of living. But even if agreement upon concerted practical action to that end should prove impossible the discussion and agitation of the subject by an international commission should direct attention to the facts, causes, and effects of the advance in prices in a way that may contribute materially to the proper adjustment of teachers' salaries to present living conditions.

III. LETTERS AND REFERENCES ON THE INCREASED COST OF LIVING

The following letters and statements on the increased cost of living are those referred to in the preceding summary. They are presented in full in order that the views of each of the writers who so kindly replied to the committee's request may be seen as a whole. The brief list of references presented at the end contains only those articles which were drawn upon in the preparation of the preceding summary. Particular attention is called to the statement of Robert Hunter, representing the socialist, and to the letters of Henry George, Jr., and Louis F. Post, representing the single tax view of the situation, as these opinions were not quoted in Section II of this report.

THE HIGH COST OF LIVING

By Robert Hunter

We may deceive ourselves as long as we will, but the fact remains that profit is the end and aim of our entire social and industrial system. A high cost of living is, therefore, the desirable, natural and inevitable result of this régime of production for profit. There is nothing which awakens in us such a chorus of joyous felicity as what Mr. Taft has called "the ecstasy of great profits." No news bestirs such gladness in the heart of an American as the announcement that we are on the eve of an era of great prosperity. There is, to be sure, for the many one miserable but entirely necessary fly in the ointment. The hour when the profits of our merchants, our traders, our transporters, our manufacturers, and our monopolists reach their bursting point is likewise the hour of the high cost of living. Every era of great prosperity is also an era of extortionate prices. It is the nature of our industrial and social system that this should be so. Wrangling and dispute, discontent, riot, and madness will not alter this fundamental fact and basic condition of production for profit.

There are of course those who seek, with the very best possible intentions, to induce production for profit to change its nature. They would have it content with low profits or no profits in order that the community should be blessed with a low cost of living. There are also those who, with very excellent intentions, would have our standard of value changed in order to affect somewhat the rise in prices. Still others would have a lower tariff, in order that the prices of certain necessaries of life should be reduced. That genial publicist, Thomas W. Lawson, would abolish stock watering in order to reduce the cost of living. That stalwart Progressive, Mr. Frank Munsey, accuses the laborer and his high wages as the cause of this evil, while the single taxer turns upon the landlord. Now it is beyond argument that, within the system itself, these men have all hit upon excuses, if not causes, for the high cost of living. But whether we go to those cities which have adopted the single tax, or to those countries which do not water their stocks, or to those lands where wages are low and a high tariff does not exist, we find this universal fact; wherever production is organized for profit, the cost of living is exorbitant. It is the entirely natural, desirable, and inevitable result of the present economic system.

The cost to the public has not increased for those articles of use that are produced by the municipalities and governments of Europe. With us, for instance, postage stamps do not rise and fall in the market. Their price is not affected by the supply of gold and even in a period of rising prices, an enormous reduction was made in the price asked for shipping mail between this country and Europe. A New York newspaper recently

discussed the effect on the cost of living that will result from the parcels post. It estimated that there will be a vast saving to the people by this simple change from a service for profit to a service for use. The post-office seeks no profit. It is conducted with the idea of serving the people. It is intended to do a certain necessary work without profit and at the least possible cost to the public. I mention this instance of production for use as a contrast to production for profit, merely to convey a concrete conception of what I mean by these terms. It is the very nature of communal undertakings to seek to render service at the lowest possible cost to the public. It is the very nature of private undertakings to seek to render service at the highest possible cost to the public.

Other countries see all this quite clearly. And nearly all governments but our own are taking aggressive action to reduce the cost of living. The municipalities of Europe have undertaken innumerable enterprises for the purpose of doing away with the making of profit on certain necessaries of life. Nearly all the governments of Europe are passing a great variety of legislative acts and undertaking a great variety of public services in order to reduce the cost of living. To accelerate these actions of the governments of Europe, general strikes have been declared. And for years riots and demonstrations have been a common method of protest against the high cost of living. It is nothing less than the fear of revolution that is moving the European governments and municipal authorities to displace production for profit by production for use.

In this country little has been done. It is still believed by many that the cost of living is determined by certain irremedial and essentially necessary economic laws. A decade ago it was believed by many that the cause of the high cost of living was the waste of the competitive method, which had to be paid for in the end. Planless methods of competitive industry, including lack of co-ordination, unnecessary duplication, frenzied advertising, and vast categories of useless vocations—these were the heavy burdens that the people had to bear and had ultimately to pay for. However, it was pointed out by a few that trusts and monopolies were solving the problems of competition in a way that would eventually mean enormous reductions in the cost of living. Since then we have seen an almost incredible growth of monopoly. The planless industrial and commercial methods of the earlier days have been displaced by the more carefully planned and devised methods of these later days. In great fields of industry there is no longer lack of co-ordination, unnecessary duplication, wasteful advertising, or categories of useless vocations. Yet the high prices of the competitive era are matched and surpassed by the high prices of this later era of monopoly. It is probably true that the trusts could, if they were so disposed, reduce the cost of living. But it is neither their nature, nor their purpose to do so. The design of modern industry, whether competitive or monopolistic, is limited to the production of profits.

It must be said, however, that while production for profit is the cause of our high cost of living, the responsibility for our present extortionate cost of living rests upon our political parties. They are responsible for the high cost of living because they alone have the power to effect its reduction. They make the laws and any economist could instruct them in a variety of legal ways by which they could reduce extortionate prices. But they neither seek such knowledge, nor indeed heed it when forced upon them. They stand as if palsied. The only possible explanation of this self-imposed impotence lies, so it seems to the Socialist, in the dependence of our chief political parties upon the financial assistance rendered them by "big business."

To our mind, campaign contributions represent the price which "big business" pays for the ownership of our chief political parties. Previous to each election, those parties are put on the block and sold. They are bought by certain large interests who gamble upon the success of this or that political group. Certain shrewd and non-speculative financiers have even been known to buy stock in both (the big) parties upon the assurance that they will have a word to say as to the official personnel and policies of those parties. After the parties are bought, an election is held, more or less, I suppose

for formality's sake, and the parties then take charge of the government. But as the men who are vitally interested in the maintenance of high prices are the ones who buy the parties, it is obvious that those parties are expected to insure their patrons against political adversities.

Indeed our political parties have long since, it seems, turned themselves into Grand Consolidated Inequitable Insurance Companies that ask, after all, a very reasonable premium for insuring "big interests" against any serious interference on the part of government. The manufacturers are insured against serious changes in the tariff. The bankers are insured against laws unfavorable to their enterprises. The monopolists are insured against legislation that is likely to trouble the advance of their interests. It is because of this "business" ownership of our political parties, that the Socialists find it unreasonable to hope that any of the vital factors which lie at the bottom of the present high cost of living are soon to be disturbed.

Of course the Socialists have long dwelt upon these matters. They have maintained that the masses must first own a party, if they ever hope to own the government when that party is in power. They have long struggled to build up a great national party, democratically owned, controlled, and financed. Furthermore, they have long insisted that the organized political power of the people is alone capable of dealing with the gigantic industrial problems of our common life. The Co-operatives of Europe have, after a fashion, kept down the cost of living, but every co-operative undertaking that has been launched in this country has been foredoomed to failure. The railroads have usually seen to that. Therefore, while it may have seemed possible in the past to defeat profit-seeking business by non-political co-operative effort, this method has thus far proved wholly unsuccessful here. At any rate, neither among farmers nor wage-earners is there now any gleam of hope for effective action on non-political co-operative lines. The Socialist finds, therefore, that every swelling tendency of the time leads the masses more and more to acknowledge the truthfulness of the Socialist analysis and the necessity of the Socialist remedy. There is no power on earth capable of dealing effectually with the great profit-making institutions of this régime except the power of government. There is no agency that can be used to reduce the cost of living except the agency of public powers.

To support these rather forward assertions, I call upon a person peculiarly well qualified to speak. Before the Stanley Committee, Mr. Andrew Carnegie testified as follows:

MR. BEALL: "Do you draw any distinction between a corporation like a railroad corporation, a great public corporation, and one of these industrial corporations?"

MR. CARNEGIE: "Not if the industrial corporations combine and make an arbitrary price. I see no difference."

MR. BEALL: "Is it not a fact that the reason you are now suggesting this appeal to the government is that in the last ten or twelve years we have witnessed such a growth in these great corporations that they have now grown so strong and so great that it is the government, and the government alone, that is strong enough to face them upon the battlefield?"

MR. CARNEGIE: "That is my opinion."

MR. BEALL: "That the only agency that can control them, that can combat with them, is the power of the federal government?"

MR. CARNEGIE: "That is my opinion and is not recently formed."

MR. BEALL: "And that before corporations of this kind and combinations of this kind, both existing, as you think, the consumers of this country are absolutely helpless?"

MR. CARNEGIE: "Yes; they are at the mercy—"

MR. BEALL (interposing): "They are at the mercy of these corporations?"

MR. CARNEGIE: "Certainly."

In the above few words, Mr. Carnegie admits what the Socialists have for years steadfastly maintained, that public powers are alone capable of dealing with the great industrial corporations. And millions of our people are now convinced that it is no longer possible to hope that parties, financed by the great corporations, will cease to serve

those corporations. For two main reasons, therefore, multitudes are becoming sympathetic to Socialism. First, because they want to try governmental action, and second, because they feel that the democratic machinery of the Socialist party insures it against the corruption of "big business." It is true, unhappily, that Socialism is still a bugbear to most people. Our colleges, our churches, our newspapers, our politicians—all, more or less, under obligation to "big business"—assiduously endeavor to inculcate what they no doubt sincerely believe, that Socialism would destroy freedom, justice, morals, and industry, and that it would bring to the point of utter ruin the entire people. Strive, however as they will, not one of them can discover any method of dealing with "big business" or of saving the people from its impoverishing hands except by methods more or less Socialistic. While protesting against the remedy proposed by the Socialists, they suggest that we might go—in fact, that we must go—to that half-way house called "Regulation." Even many of the trusts are nowadays seeking the protection of that house, fearful of what may come. But the difficulty of regulation is this, that it will be carried on by the Grand Consolidated Inequitable Insurance Companies. And what they have done in the past is a fair augury of what they will do in the future.

On taking office they solemnly pledge themselves, for instance, to enforce the laws. And one of the chief laws of our government is the Sherman Anti-Trust Law. If this law were enforced not a trust could exist, yet despite the fact that the President, the courts, and the parties all pledge themselves to enforce this law without fear or favor, these are the results. When Mr. Roosevelt became president, there were 147 trusts. When he turned the presidency over to Mr. Taft, there were 10,020 trusts. When Mr. Roosevelt entered the White House, there were $3,784,000,000 capitalized by the trusts. When Mr. Taft entered the White House, there were $31,672,000,000 capitalized by the trusts. This, in the face of a law declaring that trusts shall not exist!

Unhappily, this is the way that laws are interpreted and enforced by the great parties. And even to the simple, our problem is presented about like this: If campaign contributions are sufficient to insure the trusts against the enforcement of any law, will not those contributions insure the trusts also against any effective regulation? We believe they will. And therefore the Socialists reach this logical position, that the people must own, control, and finance their own party. So long as "big business" is allowed to corrupt our parties, just so long will it control our government, and be free to extort from the people vast profits, thru a high cost of living.

It is not, therefore, a very simple matter in America to deal with the high cost of living. It is as if we were attacked by bandits and when we cry out for assistance, we learn that the police are in the employ of those who assault us. To take any effective measures against the extortionate prices of the present régime, we must first drive the corrupt parties from power. We admit that that is a reasonably large undertaking, but when that is done, we shall still have to deal with production for profit. If we are determined, however, to reduce the cost of living and to supply ourselves with the necessaries of life at the actual cost of production, then we have no alternative, whether we like it or not, to the socialization of production. At least that seems to be the growing conviction, as I gather from the fact that the high cost of living is making Socialists faster than all other causes combined.

HOUSE OF REPRESENTATIVES COMMITTEE ON EXPENDITURES IN THE INTERIOR DEPARTMENT

WASHINGTON, D.C., July 31, 1912

Mr. Robert C. Brooks, National Education Association, Swarthmore, Pa.:

DEAR SIR: I will have time for only the briefest reply to your questions in your letter of July 24.

My judgment is that the main factor in the high cost of living is special privilege in its various forms.

The tariff is the more immediate form of special privilege, and the way to limit this evil condition is to push the fight against the tariff. That struggle will line up the forms of special privilege. The last and greatest of special privileges is land monopoly. The only proper solution for that is taxation. My judgment is that the movement, beginning with the attack on high tariff, will end with the abolition of the tariff, and the taxation of land values, exclusive of improvements, in lieu thereof, will come to pass. Such a course will destroy tariff privileges and land monopoly. Incidentally it will involve the destruction of other forms of privilege. Sincerely,

HENRY GEORGE, JR.

THE PUBLIC
LOUIS F. POST, *Editor*
Ellsworth Bldg., 537 So. Dearborn St.

CHICAGO, August 8, 1912

Professor Robert C. Brooks,
Executive Secretary, Committee on Teacher's Salaries and Cost of Living of the National Education Association, Swarthmore, Pa.:

DEAR SIR: Complying with the request of your letter of July 24, I submit the following opinion in answer to its questions:

A

What are the fundamental causes of the increased cost of living?

I. Since costs of living are usually expressed in terms of money, the question might be interpreted as a problem of prices for goods.

Were that the core of it, I should suppose that the cheapening of the cost of producing gold would go far toward an answer. But in my opinion the cheapening of gold production does not account for that increased cost of living which concerns all who pay for their living with their own labor.

While it is true that teachers' salaries are under contract, and therefore that rising prices for commodities might put teachers at a temporary disadvantage, pending expiration of contracts, their salaries upon renewal would rise to meet higher price levels, if there were no more powerful factor in the problem than the cost of producing gold. A relative over-supply of persons able and willing to teach must be more effective than gold production; and if this relative over-supply persists, it must be because labor energy as a whole exceeds effective demand for it as a whole.

By way of comprehensive generalization, I should say that the fundamental causes must be in the nature of obstacles to the meeting in freedom of supply and demand. Not supply and demand in the superficial sense of supply of produced goods relatively to demand for produced goods. I mean supply and demand with reference to the exchange of human service for human service—of useful work for useful work. Whatever tends to increase friction in the trading among workers of some kinds of work for other kinds, must tend to increase the cost of living to all workers relatively to the work they do or are capable of doing and willing to do.

Specifically, if teachers doing or able and willing to do at any period as good or better work than before, get a poorer living, it is a fair inference that the fundamental causes are somehow related to opportunities for trading the service of teaching for the service of food-making, shelter-making, garment-making, etc., and of course the materials, machinery, etc., therefor.

Friction in trading services for services may indeed be due to such causes as inadequacy or derangements of trading facilities, the mechanism of trade as they are called. Therein alterations of money standards and price levels may play a part. But only temporarily. All prices, wages included, would adjust themselves to the new level if not obstructed by influences more fundamental. If in spite of friction-lessening improve-

ments in the mechanism of exchange, the cost of getting industrial services in general rises relatively to the burden of giving industrial services in general—and this seems to be a fact and of the essence of your question—then the increasing economic friction in trading services for services can hardly be accounted for fundamentally by the mechanism of exchange. The difficulty must lie deeper.

It might be due, of course, to a relative over-supply of some kinds of service—teaching, for example. But notwithstanding the intense specializations of our time, industrial specializations are not exclusive enough to maintain a relative over-supply of particular kinds of service very long if there be no over-supply of all services relatively to all opportunities for service.

But the supply of services of all kinds appears to be greater than the demand for services of all kinds; notwithstanding that this could hardly be in the nature of things, since demand and supply are correlative in the processes of specialized industry.

If our laws and institutions approximated the ideal, this theory of a natural equilibrium of service for service might be rejected offhand. But do they? Scrutiny of our laws and institutions, intelligently (and without rabbit-like timidity), would in my opinion reveal the fundamental causes your letter asks for.

II. A great variety and complexity of law-made and moss-grown obstacles to the free trading of work for work, would be encountered in that scrutiny. They might be confusing if no common principle were considered. But rational generalization would reduce most of them to two great classes—taxation of industry and monopoly of land.

Let those two fundamentals go unchallenged, and I see no possibility of improvement—industrial, governmental, or social—which would not tend to intensify the problem instead of solving it.

III. As your question calls only for opinions, I offer no argument except such as may be inferred from the foregoing explanation with reference to the subject in general and the following with reference to the two fundamental causes I have assigned.

(1) Taxes upon the exchange of services for services (including of course taxes upon produced goods) tend to increase the difficulties of exchange and thereby to make demand recoil from supply. This is so whether the services seeking exchange are those of original production of commodities (as in mining and agriculture) or of secondary production of commodities (as in transporting and storekeeping), or of the directly personal kind (like teaching), or (as the actual condition is) of all kinds in a medley of the market.

(2) Land monopoly tends on the one hand (*a*) to absorb in land values the financial advantages of general improvement; and, on the other (*b*), to make labor energy dependent almost altogether upon capitalistic control for opportunities to expend itself.

IV. As to the relative importance of each of those fundamental causes, I consider industrial taxation the less, and land monopoly the more, important.

By that distinction I do not mean to minimize the sinister and subtle power of industrial taxation. I incline to believe that taxation of industry by government, and monopoly of land by capitalists have much the same tendency in economic effect and are essentially much the same in political principle.

But exemptions from industrial taxation would be reflected in the land values of the location where that exemption might be enjoyed. Workers would consequently have to pay land monopolists, in higher site premiums, or in depressed wages and salaries and business earnings, for the superior opportunities of working in such a place. It is for this reason that I regard industrial taxation as less important than land monopoly—"less fundamental" would probably carry my meaning better.

B

What action by individuals, private associations, and governmental authorities may be undertaken with the greatest hope of success in remedying the inequities caused by the increased cost of living.

I. Assuming my opinion above to be a true answer to your question, no action can be effective with much permanency unless it succeeds, whether at one blow or progressively, in (1) abolishing all national, state, and local taxes on industry, and (2) abolishing land monopoly. Therefore I advise favorable action with reference to what is commonly known as the single tax.

This aims at the progressive (instant if it were politically possible) exemption of every kind of useful industry and its products from taxation, and the coincident transfer of tax burdens to land in proportion to site values—an *ad valorem* land tax.

II. The presumed effect of the single tax (and I have never heard or seen a plausible argument to the contrary) would be:

(1) The removal, in degree proportioned to the exemption of industry, of the friction of industrial exchange caused by industrial taxes.

(2) A checking of the tendency of land values to absorb the financial benefits due to exemptions from industrial taxation.

III. Applied to the full all government expenses would be paid by land taxes *ad valorem* according to the differential advantages of location financially, and both industrial taxation and the monopoly of land as fundamental factors in obstructing exchange of service for service would be gone.

IV. The single tax admits of progressive application, so that its stages may be:

(1) Exemptions, in greater or less degree according to local circumstances, of personal property, or real estate improvements, or both.

(2) Further exemptions of the same kind, as public opinion grows into an apprehension of the desirability of such exemptions and of the consequent increase of taxes on land in proportion to land value.

(3) Further increases of taxation of land values, if needed to prevent monopoly of land, and as public opinion recognized its industrial advantages.

V. As to whether such action as I suggest would solve the whole problem involved in your question, I could not probably do better than quote the following from Henry George's *Social Problems*, chap. xviii: "We might recognize the equal right to land, and yet tyranny and spoliation be continued; but whatever else we do, so long as we fail to recognize the equal right to the elements of Nature, nothing will avail to remedy that unnatural inequality in the distribution of wealth which is fraught with so much evil and danger."

Trusting that this outline may not unduly lack in brevity for your purpose and that I may have intelligibly replied to your questions, at the same time apologizing for the delay necessitated by absence and a consequent accumulation of pressing routine work, I am

Very truly yours,

Louis F. Post

BABSON'S STATISTICAL ORGANIZATION

Wellesley Hills, Mass., April 23, 1912

Professor Robert C. Brooks, University of Cincinnati, Cincinnati, Ohio:

Dear Professor Brooks: Replying to your favor of the 20th I will gladly answer your questions as concretely as I can.

Question 1: *What in your opinion are the fundamental causes of the increased cost of living?*

Answer: (1) Increased gold production. (2) Increased wants and wastes. (3) Miscellaneous causes, such as over-capitalization of industries and speculation, waste, and fraud in the distribution of goods with useless selling expense, individual extravagance, and social competition, growth of cities and the neglect of farming, irregularities of tax laws and unjust assessing, lack of civic interest and abnormal government expenditures,

exhaustion of natural resources and other waste, labor unions, the tariff and the trusts, change in the tide and character of immigration, loss from sickness, idleness of women, and unproductiveness of lawyers and other non-producing classes.

Question 2: *What action by individuals, associations, and governmental authorities may be undertaken with the greatest hope of remedying the inequities caused by the increased cost of living?*

Answer: Until we have another severe depression the increased cost of living for teachers as well as the rest of us may be expected to increase, as the demand for commodities and rent is increasing more rapidly than the supply.

The wages of many salaried people and especially of women teachers will not corr respondingly increase as the supply of such teachers thus far exceeds the demand.

The only immediate solution of the question will come thru minimum wage or the subsidizing of teachers as are soldiers, the merchant marine, and certain other departments of life which are recognized as of great importance to the welfare of the nation. In othe-words, the moral responsibility of the community must be raised to the point where teachers and mothers shall be subsidized in accordance with their great effectiveness and value to the community. Trusting this answers your questions, I am,

Very truly yours,

ROGER W. BABSON

YALE UNIVERSITY

DEPARTMENT OF POLITICAL ECONOMY

NEW HAVEN, CONN., April 25, 1912

Professor Robert C. Brooks, University of Cincinnati, Cincinnati, Ohio:

MY DEAR SIR: I have your letter of April 20th, inquiring into the causes of the increased cost of living. In my opinion, the chief cause of the rise in the cost of living is the increased production of gold and what you might call the "credit inflation" of the currency. I think, however, the subject should be investigated as its importance demands by bringing together all the facts from all the world. I am sending you material in regard to the proposed International Commission on the Cost of Living and very much hope that you can get the support for this movement of your organization and bring that support to bear on the members of the House Committee, a list of which I enclose.

Very truly yours,

IRVING FISHER

NEW YORK UNIVERSITY

SCHOOL OF COMMERCE, ACCOUNTS AND FINANCE

NEW YORK CITY, April 22, 1912

Professor Robert C. Brooks, University of Cincinnati, Cincinnati, Ohio:

MY DEAR PROFESSOR BROOKS: I have your note of the 20th making inquiry as to the cost of living.

In my opinion, the increasing supply of gold has been the one cause of the advancing level of prices during the last fifteen years. In other words, gold is responsible for the general high level of prices at the present time.

But the subject of the cost of living relates to more than a general level of prices. It concerns especially the prices of foodstuffs and clothing. The prices of these articles have risen more than the prices of commodities in general, because their marginal cost has increased, a larger population having made necessary a larger production.

The advance in the general level of prices due to the increased gold supply has had the usual psychological effect. It has stimulated production, lifted wages and salaries, and

increased the money profits of business. It has spread thruout the country, if not thruout the world, a vague impression that it is easy to make money and get rich. As a result, people have begun to spend more freely, economize less willingly, and to adopt higher standards of living. Men now earning $2,500 a year think they cannot live as well on that sum as they did fifteen years ago on $1,200. They are, of course, mistaken. They have forgotten how they lived fifteen years ago, and would think themselves most cruelly treated if they were obliged to go back to the old standard.

This is too big a subject to discuss clearly in a letter. You will note that my explanation, briefly put, falls under three heads:

1. Larger gold supply.

2. Law of diminishing returns.

3. Higher standard of living; that is to say, increased extravagance and lessened economy.

In my opinion, no remedy can be found in any legal enactment. The average man in the United States has at his command more of the comforts and luxuries of life than ever before, but he doesn't know it, and is dissatisfied. What is needed is more light on the subject, and I hope your inquiry will supply it.

Very truly yours,

JOSEPH FRENCH JOHNSON

CORNELL UNIVERSITY

DEPARTMENT OF ECONOMICS AND FINANCE

ITHACA, N.Y., April 24, 1912

Professor Robert C. Brooks, University of Cincinnati, Cincinnati, Ohio:

MY DEAR BROOKS: Your letter of the 20th is at hand asking certain questions concerning the cost of living, with particular reference to the question of teachers' salaries. In reply would say that a brief popular summary of my judgment as to the fundamental causes of the increased cost of living is given in the enclosed pamphlet.[1] It seems to me that the following lines of procedure might be worth considering in the direction of mitigating the evil. First, every encouragement possible should be given to the calling of the proposed International Conference on the Cost of Living, and the collection through this conference of useful data from different parts of the world.

Second, it seems to me that it would be very helpful if a considerable number of budgets of teachers' expenses could be prepared showing, by individual items, the cost of living, say ten or fifteen years ago and today.

Third, in this day when economists and social workers are urging a high degree of publicity in corporate and business affairs as a remedy for abuses, it seems to me highly desirable that similar demands should be made for publicity in the matter of university and secondary school affairs, particularly the matter of salaries. There are a number of universities in the United States which are unwilling to make known the standard of salaries which they pay their professors. This also applies to secondary schools. I have known a number of instances where the reports given out, while technically true, were actually misleading. One of the first steps in the direction of remedying the situation would seem to be in the direction of calling for a greater degree of publicity in such matters in connection with institutions which are calling upon the public for aid and whose functions are clearly of a quasi public character.

I am intensely interested in the proposition which your circular represents, and shall be glad to co-operate with you in any way possible.

Sincerely yours,

E. W. KEMMERER

[1] "Why It Costs You More to Live." By E. W. Kemmerer, in the *Securities Review* for March, 1911.

UNIVERSITY OF ILLINOIS

THE COURSES IN BUSINESS ADMINISTRATION

URBANA-CHAMPAIGN, ILL., June 3, 1912

Professor Robert C. Brooks, University of Cincinnati, Cincinnati, Ohio:

DEAR SIR: I apologize sincerely for not answering sooner your courteous inquiry of April 20th asking my opinion of the causes of the increased cost of living. In some way your letter got mixed with others and escaped my attention.

Doubtless, it is too late to be of any use. Nevertheless, I am sending you such an answer as I can, crowded as I am with other work at the present moment.

I would briefly enumerate the sensible causes of the increased cost of living as follows:

1. The unprecedented increase of the output of gold and the development of credit business based thereon.

2. The increased population, occupying the hitherto free land of our country, which under the existing methods of agriculture has caused a rise in land values and also an increase in the cost of raising agricultural produce, followed, of course, with an increase of price. In the existing state of the arts in agriculture, the output of cattle and meat, for example, on a scale such as we have hitherto followed in this country, is no longer possible. To increase the output of meat, we need to adopt a different method of raising cattle. In other words, we must change our system of agriculture in certain respects.

3. To a certain degree, I think that our tariff inequities have something to do with the higher cost of living in this country, although this is a cause that we often overemphasize.

4. Doubtless, too, the existence of great monopolies in certain necessaries of life has had an influence. We must remember, however, that the matter of the rise of the price level is one of world-wide occurrence. Therefore, the existence of so-called trusts has only a secondary influence on so general a movement.

I believe that some good would come from the appointment of a commission by the federal government to co-operate with similar commissions appointed by the governments of other countries to study the whole subject of the cost of living and the rise of the price level. Whatever can be done to promote the appointment of such a commission, will do good.

Trusting that these brief suggestions may be of use to you, I am,

Very truly yours,

DAVID I. KINLEY

UNIVERSITY OF CHICAGO

DEPARTMENT OF POLITICAL ECONOMY

CHICAGO, May 2, 1912

Professor Robert C. Brooks, Secretary, National Education Association Committee on Teachers' Salaries, University of Cincinnati, Cincinnati, Ohio:

DEAR SIR: A satisfactory answer to your inquiry of April 20 would demand a considerable volume. I can say, however, in brief that (1) the higher prices of agricultural products, namely, foodstuffs, are due to a diminishing proportion of inhabitants on the farms coupled with an increasing population in the cities, and consequently, an increasing demand without a correspondingly increasing supply. If a farmer paid present high prices for farm land and then paid himself the present high wages of labor, he could not expect to be reimbursed, even at present prices of farm products. In the past he has been content because of the gain from the rise in the value of land. (2) An important cause of the higher prices of most commodities is the increased price of labor accompanied with reduction of hours of labor. The amount of product turned out for a given amount of

wages is not what it used to be. (3) There is no evidence in my judgment to show that higher prices of commodities are due to increased production of gold. In fact, the last report of the Director of the Mint, George E. Roberts, shows that the demand for gold has increased about as fast as the supply.

The final cause is the great margin imposed by retail dealers between the wholesale cost and the price paid by the consumer. In my judgment, the most effective remedy is that of co-operative associations of consumers. By buying directly from farmers and manufacturing producers, they can save a large part of the present retail prices.

Very truly yours,

J. Laurence Laughlin

COLUMBIA UNIVERSITY
IN THE CITY OF NEW YORK
SCHOOL OF POLITICAL SCIENCE

April 24, 1912

Professor Robert C. Brooks, Cincinnati, Ohio:

Dear Professor Brooks: In reply to your letter of April 20, it gives me pleasure to state my opinion in reference to the fundamental causes of the increased cost of living.

(1) Rising prices have been a world phenomenon affecting all countries in which prices are gold prices. This seems to me to indicate that the fundamental cause is to be found in circumstances affecting the value of gold in relation to the values of other commodities whose prices are expressed in terms of gold. The fall in the value of gold (another phrase for the rise in general prices) has been due, I think, to the large increase in the annual production of gold, coming at a time when the increased need of gold for monetary purposes was only gradually expanding with the increase in the world's exchange transactions. The increased world's gold supply resulting from this increased output has had all the more influence on prices because, in the same period, there have been improvements in credit facilities, which have substituted forms of credit for actual money as media of exchange.

(2) Other factors have, in my opinion, also contributed to the rise in the cost of living from the point of view of city dwellers. Habits of living have changed greatly, so that the requirements of the present-day city family are different in important respects from those of earlier city families. The consumer expects the articles which he buys to be offered in packages, insuring their purity and cleanliness. The cost of these containers, whether of cardboard, tin, or glass, adds substantially to the cost of food materials bought from retail stores. City rents have also advanced, in consequence of the rapid growth of urban population, and rent is the largest single item in the normal domestic budget.

Finally, opportunities for contributing to the family comfort and well-being by work about the house have been greatly diminished, so that to secure the same degree of welfare a larger money income is necessary to purchase comforts which were formerly supplied thru the industry of members of the family who were not gainfully employed.

Trusting that this somewhat hasty formulation of my view may serve your purpose.

Faithfully yours,

Henry R. Seager

COLUMBIA UNIVERSITY
IN THE CITY OF NEW YORK
FACULTY OF POLITICAL SCIENCE

April 23, 1912

Professor Robert C. Brooks, University of Cincinnati, Cincinnati, Ohio:

My dear Sir: In reply to your circular letter I would say that my view as to the increase of prices I explained in an article which appeared in *The Independent* last year.

I ascribe the rising prices primarily to the gold supply, and I think that nothing short of an international agreement to use something else than gold as money will solve the problem.

Faithfully yours,

EDWIN R. A. SELIGMAN

HARVARD UNIVERSITY

DEPARTMENT OF ECONOMICS

CAMBRIDGE, MASS., April 24, 1912

MY DEAR PROFESSOR BROOKS: Let me answer briefly your letter of April 22 in regard to teachers' salaries and the cost of living.

As you need hardly be told, I believe the general rise in prices to be due to the increased monetary supply, the basis of which is the larger production and supply of gold.

I know no broad remedies for the consequent difficulties; for the basis of the circulating medium is not likely to be changed at any time in the visible future. It is to be desired that money incomes should rise on the whole *pari passu* with the advance in prices. This is always difficult to bring about with incomes fixed by custom or by legislative enactment. Public discussion and reasonable statement are the best means for furthering equitable adjustment of such incomes.

It seems to me of the utmost importance, however, that the discussions and statements of teachers should be in moderate tone. There is always a danger that public employees will press unduly upon the public purse. I do not believe that teachers in general are disposed to secure for themselves undue payments at the public's expense. Yet I think they will do well to leave themselves free from any suspicion of this sort. We have seen in Boston lately agitation by the public school teachers which was not moderate, not wisely conducted, and not in accord with the standards to be expected in the profession.

Very truly yours,

F. W. TAUSSIG

NATIONAL CITY BANK OF NEW YORK

NEW YORK, May 1, 1912

Robert C. Brooks, Esq., Executive Secretary National Education Association, Cincinnati, Ohio:

DEAR SIR: Your letter of April 20 has been received and I have given it careful consideration. I regret that I have not time to treat the matter in more than a cursory way, but, if you will permit such a reply, I shall, of course, be glad if you find anything of value therein.

There are many factors contributing toward the increase in the cost of living, and probably nobody can state accurately their relative importance. As you probably know, plans are being formulated for an international inquiry into this subject, and this is probably the only way in which a satisfactory explanation of the causes can be obtained. However, certain principles are fundamental, although it is impossible to state just what bearing the various forces have upon the question, and in just what way they interact.

The increased production of gold is, of course, responsible for a certain increase in prices. When the standard medium of exchange increases out of proportion to the increase of population, so that the amount per capita in the world constantly becomes greater, then, of course, its purchasing power becomes less, and prices increase. Just how great a factor this is, it is impossible to state.

The tariff also has an important bearing on the question. When the tariff becomes more than a protection for industries in their initial stage, or more than covers the differ-

ence in the cost of production between a country and its competitors, then, of course, it becomes an artificial restraint upon trade and fosters higher prices than natural laws warrant. In this country the tariff is, of course, an issue of tremendous importance and may or may not be responsible to a large extent for inflation of prices. Probably the only scientific way to adjust the tariff is years of study and research work, and until the tariff becomes a matter of science and not a political issue, it will probably affect prices in an illogical way.

Large combinations of business form another important factor in the cost of living, tho not generally in the way of the popular conception. These combinations have undoubtedly in some cases abused their power, and have made prices unduly high. This, however, has not been as prevalent an evil as the general public is inclined to think. On the contrary, the fact should not be lost sight of that economies in the cost of production made possible by these combinations, have resulted in large decrease in prices to the consumer. This is an age of combination, made necessary by competition to keep costs down and the public little realizes what has been done in this way by so-called "big business."

Again the demand of the people themselves for luxuries and the great improvement in transportation facilities, which have practically eliminated limits on markets of special commodities, has entered largely into the increased cost of living. Luxuries from the entire world are placed in all the general markets and the desire of people for them has been augmented until luxuries seem to be necessities. A greater simplicity of living for everybody would undoubtedly lower prices to a very large extent.

The congestion of population in cities is also a factor of very great importance. People in cities are consumers, not producers of those necessities of life, such as foodstuffs and raw material for the manufacture of clothing, etc., upon the production of which the cost of living depends in a very large degree. It is obvious therefore, that as the population tends to become concentrated in urban communities and as this portion of the population increases more rapidly than the rural population, the cost of these various commodities increases disproportionately. Every effort should be made, therefore, to get people out upon the "land," to make them producers of foodstuffs and raw textiles, rather than consumers. In this way conditions of supply and demand can be made far more normal than is the tendency at present.

As I have said, the above is a hasty writing of certain ideas which are in large measure fundamental. I am very glad to give you my views in this way for your own personal use, and thank you for your courtesy in requesting them.

Very truly yours,

F. A. VANDERLIP

REFERENCES ON INCREASED COST OF LIVING

"The Crisis in American Home Life," by Simon N. Patten, Professor of Political Economy in the University of Pennsylvania, *Independent* LXVIII, 342 (1910).

"Prices and Incomes," by John Bates Clark, Professor of Political Economy in Columbia University, *Independent* LXVIII, 514 (1910).

"High and Low Prices," by Edwin R. A. Seligman, Professor of Political Economy at Columbia University, *Independent* LXVIII, 674 (1910).

IV. COST OF LIVING IN VARIOUS SECTIONS OF THE COUNTRY

Index numbers such as were quoted in the first section of this report supply a measure of the movement of prices from year to year. But, as is well known, there are very considerable differences in the cost of living in different places at the same time. A teacher's salary of $1,000, for instance, may in one city permit a standard of living not obtainable for less than $1,250 or $1,500 in other cities. Comparisons of wages and salaries in different sections cannot afford to leave this element out of account.

The best basis now available for such comparisons is supplied by an investigation carried on by agents of the British Board of Trade during the year 1909.[1] Twenty-eight cities in the United States were chosen for this purpose "because of their representative industrial character or their intrinsic importance, and an attempt was also made to select those that would fall in the few groups framed on broad lines of geographical distribution." Unfortunately for our purpose, however, no cities in the Rocky Mountain or Pacific Slope section of the country were included in the investigation. Altogether 7,616 family budgets were secured representing numerous occupations and various grades of income. In attempting to apply the results thus secured to a discussion of teachers' salaries it must be remembered that the figures presented by the British Board of Trade are based upon the experience of typical laboring-men's families. So far as amount of income alone is concerned, however, the wages represented, such as of bricklayers, stonemasons, carpenters, plasterers, plumbers, structural iron-workers, painters, hodcarriers, iron-moulders, machinists, blacksmiths, pattern-makers, and hand compositors are not inferior to those of many teachers in the same community. The statement of rents in the report of the British Board of Trade is based upon dwellings of three to six rooms occupied by workers of these classes. The articles of food considered were tea, coffee, sugar, bacon, eggs, cheese, butter, potatoes, flour, bread, milk, beef, mutton or lamb, veal, and pork. In the following table taken from the English report New York prices are used as a basis and given a value of 100. Figures for other cities represent therefore the percentage of local rent or food prices to the New York standard. The population figures (p. 41) are quoted from the United States Census of 1910.

Rentals of the class under consideration vary from a maximum of 101 in St. Louis to a minimum of 44 in Muncie. The influence of population upon rentals is apparent in the foregoing table, but other factors such as frame or brick construction of houses, the limitation of municipal building areas by rivers, hills, or other barriers, also markedly affect the result. Of the nine cities with over 500,000, two show high rentals of 90 and above;

[1] A valuable summary of this report may be found in *Bulletin 93*, U.S. Bureau of Labor, March, 1911.

four, medium rentals of 70 to 80; and two, low rentals of under 60. Baltimore and Cleveland are the two low rental cities of metropolitan size, their percentages being respectively 54 per cent and 64 per cent of the New York City standard. The fourteen cities of between 100,000 and 250,000 population present only two instances, Cincinnati and Memphis, of rentals above 90. The remaining twelve cities of this group are divided equally between medium rentals of 70 to 90 and low rentals below 60. Under 100,000 population, there are five cities, none of which shows a rental above 90. Two are between 70 and 90, and three below 60. If the investigation had been carried into smaller cities many cases of still lower rentals would doubtless have been discovered.

Section of Country and Town	Population 1910	Rent	Food	Rent and Food Combined (Weight 3 for Food, 1 for Rent)
New York	4,766,883	100	100	100
New England towns—				
Boston	670,585	82	105	99
Brockton	56,878	83	106	100
Fall River	119,295	55	101	90
Lawrence	85,892	64	105	95
Lowell	106,294	52	102	90
Providence	224,326	59	97	88
Other eastern towns—				
Baltimore	558,485	54	97	86
Newark	347,469	78	106	99
Paterson	125,600	62	100	91
Philadelphia	1,548,008	79	96	92
Central towns—				
Cincinnati	364,463	93	92	92
Cleveland	560,663	64	99	90
Detroit	465,766	57	91	83
Louisville	223,928	71	99	92
Muncie	24,005	44	98	85
Pittsburgh	553,905	94	102	100
Middle West towns—				
Chicago	2,185,283	70	94	88
Duluth	78,466	...	96	...
Milwaukee	373,857	66	93	86
Minneapolis	301,408	77	95	91
St. Paul	214,744	77	95	91
St. Louis	687,029	101	97	98
Southern towns—				
Atlanta	154,839	76	109	101
Augusta	37,826	58	103	92
Birmingham	132,685	81	102	97
Memphis	131,105	93	101	99
New Orleans	339,075	72	100	93
Savannah	65,064	71	104	96

Variations in food prices shown by the British Board of Trade report are not so great as in the case of rents. Atlanta's average of 109 is the maximum, meaning that food prices were found to be 9 per cent higher in that city than in New York City. Detroit, with a food index number of 91 is the minimum. Apparently food prices are much less affected by the size of cities than by their general location. Brockton, Mass., with a population of only 56,878 has food prices 6 per cent higher, and Lawrence, Mass., with 85,892 people 5 per cent higher than New York. New Eng-

land and southern cities generally are shown to have high or even very high food prices. Other eastern cities, all in the Middle Atlantic section, are next in order, but Baltimore and Philadelphia are moderate-priced food markets. One central city, Pittsburgh, shows higher food prices than New York, but other cities in this district are moderate or low priced. The Middle West is the most favored section from this point of view. None of the cities so grouped has high food prices. Chicago is 6 per cent cheaper than New York, and Milwaukee 7 per cent. Cincinnati and Detroit, which although counted central according to the British authority are commonly considered Middle Western by Americans, are respectively 8 and 9 per cent cheaper food markets than New York.

In the last column of the foregoing table rent and food are combined in a single index number, food being given a weight of three to one for rent. This ratio approximates fairly the relative importance of the two items in working family budgets. It has already been noted that food prices are more uniform from city to city than rents. This fact combined with the triple weighting given food in the combined index number makes the variations of the latter from city to city far less extensive than the variations shown by rentals alone. Thus the combined food and rent index numbers show a maximum of 101 for Atlanta and a minimum of 83 for Detroit. Or, to put it in the form of percentages, food and rent combined cost 21.6 per cent more in Atlanta, the most expensive city, than in Detroit, the cheapest city in the list as regards these two items.

On this basis a number of comparisons may be made. Perhaps the best way to express them is to indicate, on the basis of column 4, p. 41, salaries equivalent to $1,000 in New York City, as follows:

New York	$ 1,000	Louisville	$ 920
Boston	990	Muncie	850
Brockton	1,000	Pittsburgh	1,000
Fall River	900	Chicago	880
Lawrence	950	Milwaukee	860
Lowell	900	Minneapolis-St.Paul	910
Providence	880	St. Louis	980
Baltimore	860	Atlanta	1,010
Newark	990	Augusta	920
Paterson	910	Birmingham	970
Philadelphia	920	Memphis	990
Cincinnati	920	New Orleans	930
Cleveland	900	Savannah	960
Detroit	830		

The assumption underlying this table, it should be explained, is that so far as the two great items of food and rent are concerned the amount indicated opposite the name of each city is equivalent to $1,000 spent for the same purposes in New York City. On this basis, therefore, salaries of teachers of the same grade of training, experience, and work should be for example $900 in Fall River, $830 in Detroit, $980 in St. Louis, and $1,010 in Atlanta to equal salaries of $1,000 in New York City.

PART II

ECONOMIC AND SOCIAL CONDITION OF TEACHERS IN CINCINNATI, HAMILTON, DENVER, ATLANTA, AND NEW HAVEN

I. PURPOSES AND NATURE OF THE INVESTIGATION: REPLIES RECEIVED

Under the resolution creating the Committee on Teachers' Salaries and Cost of Living it was directed to look into—

> the salaries, tenure, and pensions of teachers, the committee to take into consideration, among other things, the increased cost of living, the increased professional demands upon the time, strength, and funds of teachers, and whether the increase in teachers' wages has kept pace with the increase in the wages of other workers, the increase in the cost of living, and the increased demands upon teachers.

While information on certain of these points could most conveniently be secured from administrative authorities, on others such, for example, as "the increased professional demands upon the time, strength, and funds of teachers," and the general effect upon the profession of the higher cost of living, it was necessary to appeal to teachers themselves for first-hand information.

Such a policy was determined upon, but not without many misgivings. The questions which had to be asked were felt to be highly pertinent, but some of those to whom they had to be addressed might feel them to be decidedly impertinent in both senses of the word. Teachers as a class were credited by many persons who ought to know them best with being extremely diffident in their attitude toward such inquiries.

It is a pleasure to be able to report that these disquieting anticipations were completely falsified by the results. With great caution a questionnaire dealing with sex, conjugal condition, family and other dependents, ownership of home and other property, insurance, educational and professional training, demands upon the time of teachers, experience and salary, savings, and certain expenditures, was drawn up and circulated in Cincinnati during the month of February, 1912. Replies were received from one out of every two teachers in the public schools of that city. Encouraged by this success a longer questionnaire stating the above mentioned topics in greater detail and formulating a number of new questions, particularly with reference to expenditures, was drafted and distributed in Hamilton near Cincinnati, in Denver representing the west, in Atlanta representing the south, and New Haven representing the east.

PERCENTAGE OF REPLIES RECEIVED TO THE QUESTIONNAIRE

The results in all the cities investigated are presented in the following table. It should be explained that Group I in this and all following statements covers all teachers in the grades including primary, intermediate, and grammar teachers, teachers of special subjects wholly or in larger part in the grades, and kindergarten teachers. Group II covers all high-school

TABLE I

NUMBER OF TEACHERS AND REPLIES RECEIVED BY CITIES, GROUPS OF TEACHERS, AND SEX

GROUPS OF TEACHERS		CINCINNATI			HAMILTON			DENVER			ATLANTA			NEW HAVEN		
		Number of Such Teachers	Answers Received	Percentage	Number of Such Teachers	Answers Received	Percentage	Number of Such Teachers	Answers Received	Percentage	Number of Such Teachers	Answers Received	Percentage	Number of Such Teachers	Answers Received	Percentage
Group I (Grade teachers)	Women	927	465	50.1	112	58	51.7	696	304	43.7	371	248	66.8	522	167	31.9
	Men	65	26	40.0	12	5	41.6	12.	7	58.3	0	0	0	5	4	80.0
Group II (High-school teachers)	Women	80	35	43.7	9	6	66.6	134	33	24.6	29	20	68.9	53	17	32.1
	Men	68	33	48.5	9	6	66.6	58	36	62.0	20	9	45.0	31	10	32.2
Group III (Principals, ass't principals, supervisors, etc.)	Women	6	0	0	3	1	33.3	77	18	23.3	83	49	59.0	39	17	43.5
	Men	124	64	51.6	10	4	40.0	35	16	45.7	5	3	60.0	16	5	31.2
Defective papers		...	25	....	...	3	....	...	11	....	...	30	....	...	0	....
Total		1,270	648	51.0	155	83	53.5	1,012	425	41.9	508	359	70.7	666	220	33.0

teachers, and Group III all principals, assistant principals, supervisors, superintendents, assistant superintendents, and others of the teaching force whose duties in whole or in part involve the direction of the work of other teachers, or, in other words, contain an element of management of the teaching activities of others.

The above figures are significant, first as affording an indication of the extent to which the results to be presented later give a more or less complete view of the economic and social condition in the cities investigated of the profession as a whole or by groups, and, second, as showing the willingness of teachers to respond to inquiries of this general character. On the latter point it is significant that altogether seventeen hundred and thirty-five papers[1] out of a possible thirty-six hundred and eleven, or 48.0 per cent, were secured.

The percentage of men responding in all cities was 48.5 or slightly larger than that of women, 45.8 per cent of whom replied. However a larger percentage of papers was secured from women than from men in the groups of grade teachers of Cincinnati and Hamilton, the group of high-school teachers of Atlanta, and the group of principals in New Haven.

Of the five cities concerned Atlanta yielded the largest proportion of returns, 70.7 per cent of all teachers in the public schools of that city responding to the inquiries of the committee. Hamilton and Cincinnati were next in order, 53.5 per cent and 51.0 per cent respectively replying. In Denver 41.9 per cent of all teachers replied, and in New Haven, 33.0 per cent. It should be said, however, that owing to circumstances over which the committee had no control the distribution of the questionnaires in New Haven was not begun until much later than in the other cities and correspondingly less time was allowed for their preparation and return.

Of the three groups into which teachers were divided for purposes of tabulation the largest percentage of returns—47.5—was shown by grade teachers. Group III, composed of principals, assistant principals, supervisors, etc., was next with 44.4 per cent of replies. Group II, composed of high-school teachers, returned 41.7 per cent of the questionnaires sent out.

The degree to which the results shown by the papers from any one group may be taken as typical of the whole group of course depends largely upon the percentage of those replying. In this connection reference may be made with the most confidence to the women grade teachers of Altanta, men grade teachers of New Haven, women and men high-school teachers of Hamilton, women high-school teachers of Atlanta, men high-school teachers of Denver, and the men principals of Atlanta, of whom from at least three-fifths to two-thirds and in some cases more replied to the questionnaire. From one-half to three-fifths of the following replies were

[1] Including sixty-nine defective papers which although too incomplete for proper tabulation nevertheless showed in nearly all instances a willingness to respond to the inquiries of the committee.

received: women grade teachers of Cincinnati, women grade teachers of Hamilton, men grade teachers of Denver, men principals of Cincinnati and the women principals of Atlanta. Replies were received from two-fifths to one-half of the men grade teachers of Cincinnati, men grade teachers of Hamilton, women and men high-school teachers of Cincinnati, men high-school teachers of Atlanta, men principals of Hamilton, men principals of Denver and women principals of New Haven. Outside the latter city the only groups showing less than 40 per cent of replies were the men principals of Hamilton with a percentage of 33.3 per cent; the women high-school teachers of Denver, 24.6 per cent; and the women principals of Denver, 23.3 per cent. The two latter are the only groups which fall below 25 per cent.

A representation of less than 40 per cent is manifestly to be taken with considerable caution as typical of an entire group. With the exception of the few cases noted above, however, all groups replied in excess of this proportion including all the numerically very large groups of grade teachers excepting the women teachers of this rank in New Haven.

Considering the extent and searching character of the questions asked the number of replies received is gratifyingly large. The motives which led to this splendid and unexpected response are worth a moment's notice. So far as the alleged diffidence of teachers respecting such questions is concerned the fact that the committee representing the National Education Association doubtless did much to inspire confidence. But in addition to this the problems of salary and living conditions have been very forcibly impressed upon teachers during the last fifteen years of increasing prices. It would be incorrect, however, to assume that their answers were inspired simply by self-interest. The desire to contribute seriously to a worthy piece of social investigation seems to have been dominant in their minds. Rigorous tests that have been applied wherever possible fail to reveal any considerable effort to color the returns. Criticism of persons and expressions of personal feeling are almost entirely absent. On the other hand, in certain of the cities studied there was frequent and generous acknowledgment of the efforts that had been made in behalf of adequate salaries.

In the case of each of the cities referred to your committee had the earnest and enthusiastic support of the superintendent of schools. Mr. F. B. Dyer, of Cincinnati, Mr. Darrell Joyce, of Hamilton, Mr. W. M. Slaton, of Atlanta, Mr. C. E. Chadsey, of Denver, and Mr. F. H. Beede, of New Haven, and the principals and teachers who co-operated with them, deserve the cordial thanks of the National Education Association for their valuable assistance in the present inquiry. The experience of the committee convinces it that a large proportion of the teachers of the country are willing to go to considerable trouble in considering and answering questions addressed to them on the most intimate details of salary and living conditions.

II. AGE OF TEACHERS

The average age of teachers replying to the questionnaires by cities and groups of teachers is shown in Table II, p. 50.

In general Table II shows advancing age as one progresses from Group I to Group III. Thus in Denver the average age of women teachers in the grades is 38.45 years; in the high schools, 40.85 years; and in the group of principals, assistant principals, supervisors, etc., 44.05 years. In the same city the average age of men teachers in the grades is 35.28 years; in the high schools, 38.75 years; and in the group of principals, assistant principals, supervisors, etc., 47.88 years.

In the group of grade teachers the average age of men teachers is lower than the average for women in all cities where both are represented except in Cincinnati. Among high-school teachers the average age of men teachers is higher, except in Denver and Atlanta. In the group of principals, assistant principals, supervisors, etc., men are older on the average except in Atlanta and New Haven.

The lowest average age shown by the table is that for women grade teachers in Atlanta—28.14 years. This is ten years less than for the same groups of women in Cincinnati and Denver, and five years less than the average age of the same groups of women in Hamilton and New Haven. Atlanta women high-school teachers also show a lower average age than those in the other four cities. Women were not represented in Group III for Cincinnati, and the single case reported from Hamilton cannot be regarded as typical. In the remaining three cities Atlanta again shows the lowest average age for the group of women principals, assistant principals, supervisors, etc.

Cincinnati shows the highest average age for men teaching in the grades, Denver following with an average nearly five years lower, and Hamilton and New Haven with an average more than nine years lower. There are no men teachers of this group in Atlanta. The high-school men teachers of Hamilton, New Haven, and Cincinnati range from forty-one to nearly forty-three years of age, in Denver their average is 38.75 years, while in Atlanta it is only 28.77 years.

For men principals, assistant principals, supervisors, etc., the average ages are as follows: Cincinnati, 49.18 years; Denver, 47.88 years; New Haven, 42.20 years; Hamilton 41.24 years; and Atlanta, 35.33 years.

Table III (p. 51) showing the number of women teachers in the grades by cities and age groups is of special interest as teachers of this class numerically far exceed the other two classes put together.

On the above showing Atlanta stands out sharply in comparison with the other cities. More than two-thirds of its women grade teachers are under thirty years of age. In all the other cities investigated less than one-half of the women teachers in the grades are under thirty. New Haven

TABLE II

AVERAGE AGE OF TEACHERS BY SEX AND GROUPS OF TEACHERS

GROUPS OF TEACHERS		CINCINNATI		HAMILTON		DENVER		ATLANTA		NEW HAVEN	
		Number in Group	Average Age	Number in Group	Average Age	Number in Group	Average Age	Number in Group	Average Age	Number in Group	Average Age
Group I (Grade teachers)	Women	444	38.78	58	33.41	304	38.45	213	28.14	161	33.05
	Men	25	40.03	5	30.60	7	35.28	0	.....	2	30.50
Group II (High-school teachers)	Women	35	38.82	6	34.00	33	40.85	20	32.70	17	41.35
	Men	33	42.90	6	41.00	36	38.75	9	28.77	10	42.29
Group III (Prin., ass't prin., supervisors, etc.)	Women	0	.....	1	26.00	18	44.05	49	37.40	17	45.53
	Men	64	49.18	4	41.24	16	47.88	3	35.33	5	42.20

TABLE III

WOMEN TEACHERS IN THE GRADES BY CITIES AND AGE GROUPS

AGE GROUPS	CINCINNATI		HAMILTON		DENVER		ATLANTA		NEW HAVEN	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Under 25	23	5.2	9	15.5	8	2.6	88	41.3	36	22.4
25 to 30	68	15.3	10	17.2	46	15.1	57	26.8	40	24.9
30 " 35	94	21.1	15	25.9	71	23.4	33	15.5	26	16.2
35 " 40	81	18.2	10	17.2	44	14.5	14	6.6	16	9.9
40 " 45	59	13.3	8	13.8	59	19.4	13	6.1	15	9.3
45 " 50	49	11.0	6	10.4	27	8.9	5	2.3	16	9.9
50 " 55	37	8.3	..	....	32	10.5	2	.9	9	5.6
55 " 60	18	4.0	..	....	11	3.6	1	.5	1	.6
Over 60	16	3.6	..	....	6	2.0	..	....	2	1.2

comes next to Atlanta with 47.3 per cent of its women grade teachers under thirty. In Hamilton 32.7 per cent of the women teachers in the grades are under this age; in Cincinnati and Denver only 20.5 per cent and 17.7 per cent respectively are under thirty.

The disproportionately large number of younger women teachers in the grades of Atlanta is further reflected, of course, in the small percentage of more mature women teachers in the grades of that city. In Hamilton, Denver, and Cincinnati more than three-fifths of the women teachers in the grades are between thirty and fifty years of age, the percentages being respectively 67.3, 66.2, and 63.6. In New Haven 45.3 per cent belong to this age group; in Atlanta only 30.5 per cent.

Denver and Cincinnati are the only cities showing any considerable proportion of grade women teachers over fifty years of age, the percentages being 16.1 and 15.9 respectively. In New Haven 7.4 per cent of the grade women teachers are over fifty, in Atlanta 1.4 per cent, and in Hamilton none.

III. SEX OF TEACHERS

The following table showing the sex of teachers by cities and groups of teachers is based not on the questionnaires but upon statements secured by correspondence with superintendents. It, therefore, covers the entire teaching corps in all five of the cities studied.

TABLE IV

SEX OF TEACHERS BY CITIES AND GROUPS OF TEACHERS

	Cincinnati		Hamilton		Denver		Atlanta		New Haven	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Group I. (Grade teachers)	927	65	112	12	696	12	371	0	522	5
Group II. (High-school teachers)	80	68	9	9	134	58	29	20	53	31
Group III. (Prin., ass't prin., supervisors, etc.)	6	124	3	10	77	35	83	5	39	16
Total	1,013	257	124	31	907	105	483	25	614	52

In all five of the cities studied the total number of teachers of both sexes was 3,611, of whom 3,141 or 86.9 per cent were women, and 470 or 13.1 per cent men. The percentage of men is considerably lower than the average of men in teaching for the whole United States, which, according to the report of the Commissioner of Education, was 21.4 per cent in 1908–9.[1] Cincinnati and Hamilton closely approach the latter figure with 20.2 and 20.0 per cent, respectively. In Denver 10.4 per cent of the teaching corps is male, in New Haven, 7.8 per cent, and in Atlanta only 4.9 per cent. According to the authority quoted above the percentage of men to the whole number of teachers employed in cities of over 8,000 inhabitants in the United States was 11.77 in 1909–10.[2] Two of the five cities—Cincinnati and Hamilton—considerably exceed this proportion, and a third—Denver—closely approaches it.

Women of course are in the overwhelming majority in the group of grade teachers. The percentage of men in this group by cities is as follows: Hamilton, 9.7; Cincinnati, 6.6; Denver, 1.7; New Haven, 0.9; and Atlanta, 0.0.

Among high-school teachers the proportion of the sexes is more nearly even. In Hamilton 50.0 per cent of the high-school teachers are men; in Cincinnati, 45.9 per cent; in Atlanta, 40.8; in New Haven, 36.9 per cent; and in Denver, 30.2 per cent.

In the group of principals, assistant principals, supervisors, etc., two cities, Cincinnati and Hamilton, show a large majority of men, the percentages being 95.4 and 76.9, respectively. In Denver, New Haven, and Atlanta the reverse is true, the percentages of men in this group being, respectively, 31.2, 29.1, and 5.6.

[1] *Report of the Commissioner of Education, 1910*, Vol. II, p. 676. [2] *Ibid.*, p. 692.

IV. CONJUGAL CONDITION OF TEACHERS: NUMBER OF CHILDREN

In the briefer questionnaire first circulated in Cincinnati teachers were asked only whether they were married or single. This defect was corrected in the longer questionnaire employed in the other four cities where they were asked to state whether they were single, married, widowed, or divorced. The number of Cincinnati teachers who nevertheless reported themselves as belonging to the two latter classes perhaps justifies the inclusion of all four categories for that city in the following table. In spite of the fact that the questionnaires were returned unsigned and under a pledge that they would be used confidentially, it is doubtful whether full returns were made on the subject of divorce. However, there would seem to be no reason to suspect the accuracy of the number reported as single either in Cincinnati or in any of the other cities, and the percentages given in the following table are accordingly based on these figures.

The existence of rules prohibiting the employment of married women as teachers colors the results shown by the preceding table for Cincinnati and Hamilton. In the former city 97.5 per cent of the women grade teachers are reported as single. Of the four hundred and forty-five women teachers of this group only ten reported themselves as widowed and one as divorced. In Hamilton 96.5 per cent of the women grade teachers were single. Only two of the fifty-eight women of this group were widows, and no case of divorce was reported.

In New Haven, Atlanta, and Denver, a small number of married women are reported among the grade teachers. The percentage of unmarried women in the first of these cities—96.3—is almost as high, however, as in Cincinnati and Hamilton. In Atlanta the percentage of unmarried women of this teaching group is 92.9. Only in Denver is the number of married women considerable among grade teachers. Of the three hundred and four women in this group nineteen are married, thirteen widowed, and six divorced, leaving two hundred and sixty-six, or 87.5 per cent, single.

Altho married women thus find employment in the schools of New Haven, Atlanta, and Denver, the proportion of such women to the total number of women grade teachers is low in all three, being respectively, 1.24, 2.81, and 6.25 per cent. In Group II, women high-school teachers, and Group III, women principals, assistant principals, supervisors, etc., no married women are reported from Cincinnati or Hamilton. The number of such cases in Denver and Atlanta is small, and none is reported in New Haven, altho, as was noted above, cases of this sort occur in the grades of the latter city.

Summing up the 1,377 women teachers of all groups in the five cities, 1,283 or 93.2 per cent are single; 34, or 2.5 per cent, are married; 49 or 3.5 per cent are widowed; and 11 or 0.8 per cent are divorced.

TABLE V

CONJUGAL CONDITION OF TEACHERS AND NUMBER OF CHILDREN BORN TO, AND SURVIVING IN, FAMILIES OF MARRIED TEACHERS

CINCINNATI

GROUPS OF TEACHERS	CONJUGAL CONDITION						AVERAGE NO. OF CHILDREN BORN TO MARRIED TEACHERS	AVERAGE NO. OF SURVIVING CHILDREN IN MARRIED TEACHERS' FAMILIES
	Single	Married	Widowed	Divorced	Total	Percentage Single		
Grade—								
Women	434	..	10	1	445	97.5	Not stated	....
Men	8	17	..	..	25	32.0	"	1.53
High school—								
Women	34	..	1	..	35	97.1	"	....
Men	9	23	1	..	33	27.3	"	1.26
Principals, assistant principals, supervisors, etc.—								
Women	0	..	..	..	...	.....	"	....
Men	8	56	..	..	64	12.5	"	2.02
Details of all men teachers by age groups—								
Under 25	2	..	..	..	2	100.0	"	....
25 to 30	5	6	..	..	11	45.4	"	.66
30 " 35	10	3	..	..	13	76.9	"	.33
35 " 40	3	11	..	..	14	21.4	"	1.27
40 " 45	3	16	..	..	19	15.8	"	1.25
45 " 50	2	14	1	..	17	11.7	"	1.85
50 " 55	...	16	..	..	16	0.0	"	1.94
55 " 60	...	13	..	..	13	0.0	"	2.30
60 and over	...	17	..	..	17	0.0	"	2.05
Summary of all teachers—								
Women	468	..	11	1	480	97.5	"	....
Men	25	96	1	..	122	20.5	"	....

HAMILTON

Grade—								
Women	56	..	2	..	58	96.5	....	....
Men	2	3	..	..	5	40.0	1.60	1.60
High school—								
Women	5	..	1	..	6	83.3	....	....
Men	2	4	..	..	6	33.3	1.00	1.00
Principals, assistant principals, supervisors, etc.—								
Women	1	..	..	..	1	100.0	....	....
Men	1	3	..	..	4	25.0	.66	.66
Details of all men teachers by age groups—								
Under 25	2	..	..	..	2	100.0	....	....
25 to 30	1	..	..	..	1	100.0	....	....
30 " 35	1	3	..	..	4	25.0	1.33	1.33
35 " 40	..	3	..	..	3	0.0	1.00	1.00
40 " 45	..	2	..	..	2	0.0	1.00	1.00
45 " 50	1	..	..	..	1	100.0		
50 " 55	..	1	..	..	1	0.0	0.00	0.00
55 " 60	..	..	..	..	..	.....		
60 and over	..	1	..	..	1	0.0	2.00	2.00
Summary of all teachers—								
Women	62	0	3	..	65	95.4	....	....
Men	5	10	..	..	15	33.3	....	....

DENVER

Grade—								
Women	266	19	13	6	304	87.5	0.79	0.63
Men	3	3	1	..	7	42.8	1.00	1.00
High school—								
Women	30	2	1	..	33	90.9	0.00	0.00
Men	11	25	..	..	36	30.5	2.30	2.10
Principals, assistant principals, supervisors, etc.—								
Women	12	2	2	2	18	66.6	0.00	0.00
Men	1	13	2	..	16	6.2	3.00	2.60

TABLE V—*Continued*

DENVER—*Continued*

GROUPS OF TEACHERS	CONJUGAL CONDITION						AVERAGE NO. OF CHILDREN BORN TO MARRIED TEACHERS	AVERAGE NO. OF SURVIVING CHILDREN IN MARRIED TEACHERS' FAMILIES
	Single	Married	Widowed	Divorced	Total	Percentage Single		
Details of all men teachers by age groups—								
Under 25	..	..	..	..	..	....	....	....
25 to 30	5	2	..	..	7	71.4	1.50	1.50
30 " 35	5	7	..	..	12	41.6	1.00	.85
35 " 40	3	8	1	..	12	25.0	2.80	2.50
40 " 45	1	7	..	..	8	12.5	2.50	2.10
45 " 50	1	8	..	..	9	11.1	2.30	1.80
50 " 55	..	4	1	..	5	0.0	3.50	3.20
55 " 60	..	2	..	..	2	0.0	4.00	4.00
60 and over	..	3	1	..	4	0.0	2.30	2.30
Summary of all teachers—								
Women	308	23	16	8	355	86.8	....	....
Men	15	41	3	..	59	25.4	....	....
ATLANTA								
Grade—								
Women	198	6	7	2	213	92.9	0.66	0.33
Men	...	..	..	..	0	0.0	....	....
High school—								
Women	20	..	..	..	20	100.0	....	....
Men	6	3	..	..	9	66.6	2.00	1.00
Principals, assistant principals, supervisors, etc.—								
Women	38	3	8	..	49	77.5	0.66	.66
Men	...	3	..	..	3	0.0	1.00	1.00
Details of all men teachers by age groups—								
Under 25	3	..	..	..	3	100.0	....	....
25 to 30	1	2	..	..	3	33.3	.50	.50
30 " 35	2	1	..	..	3	66.6	1.00	1.00
35 " 40	...	1	..	..	1	.0.0	0.00	0.00
40 " 45	...	2	..	..	2	.0.0	3.50	2.00
45 " 50	...	..	..	..	...	....	....	....
50 " 55	...	..	..	..	...	....	....	....
55 " 60	...	..	..	..	...	....	....	....
60 and over	...	..	..	..	...	....	....	....
Summary of all teachers—								
Women	256	9	15	2	282	90.8	....	....
Men	6	6	...	..	12	50.0	.....	....
NEW HAVEN								
Grade—								
Women	155	2	4	..	161	96.3	2.00	1.50
Men	2	..	..	..	2	100.0	....	....
High school—								
Women	17	..	..	..	17	100.0	....	....
Men	2	7	1	..	10	20.0	1.40	1.40
Principals, assistant principals, supervisors, etc.—								
Women	17	..	..	..	17	100.0	....	....
Men	1	4	..	..	5	20.0	3.20	2.50
Details of all men teachers by age groups—								
Under 25	...	..	..	..	0	.....	....	....
25 to 30	3	..	..	..	3	100.0	....	....
30 " 35	...	1	..	..	1	0.0	0.00	0.00
35 " 40	2	3	..	..	5	40.0	3.30	3.00
40 " 45	...	3	..	..	3	0.0	.66	.66
45 " 50	...	1	..	..	1	0.0	1.00	1.00
50 " 55	...	1	1	..	2	0.0	2.00	2.00
55 " 60	...	2	..	..	2	0.0	3.00	2.00
60 and over	...	..	..	..	0	.....	....	....
Summary of all teachers—								
Women	189	2	4	..	195	96.9	....	....
Men	5	11	1	..	17	29.4	....	....

The number of men teaching in the schools of the five cities is so small, especially when divided into the three teaching groups, that comparisons of conjugal condition between groups are of less value than in the case of the women. In general the percentage of married men as would be expected is higher among high-school teachers than among grade teachers, and still higher in the group of principals, assistant principals, supervisors, etc. Taking all groups of men teachers as a whole, the proportion of celibates reported is largest in Atlanta, where it reaches 50.0 per cent. In Hamilton it falls to 33.33 per cent; in New Haven to 29.4 per cent; in Denver to 25.4 per cent; and in Cincinnati to only 20.5 per cent.

The details of men teachers of all groups given for the cities separately show in general a decreasing percentage of celibates as age advances. Counting these statements for all cities the percentage of celibates among the men teachers of all groups is as follows: under twenty-five years of age, 100.0; twenty-five to thirty years, 60.0; thirty to thirty-five years 54.5; thirty-five to forty years, 22.9; forty to forty-five years, 11.8; forty-five to fifty years, 14.3; fifty to fifty-five years, 0.0; fifty-five to sixty years, 0.0; sixty years and over, 0.0.

CHILDREN AND OTHER DEPENDENTS UPON TEACHERS

Considerable importance attaches to the statement in Table V of the number of children born to and surviving in families of married teachers, particularly in connection with the figures to be quoted later (see p. 64), showing the number of dependents supported wholly or in part by unmarried teachers. Owing to the brevity of the questionnaire employed in Cincinnati the number of surviving children only can be given for that city. The total number of children born, as well as the number surviving, is given for all the other cities studied. These figures include only those teachers reporting themselves married in the questionnaires; in other words families broken by divorce and death are excluded from consideration. With both parents surviving and living in wedlock they should, therefore, represent the largest family groups among the teachers of the cities studied.

Cincinnati and Hamilton, as was noted above, do not employ married women as teachers. In the other three cities, with the exception of Denver, the number of married women teachers is so small that comparisons of the fecundity of men and women teachers, at least by teaching groups, are hardly worth while. In every case where materials for such comparisons are presented, however, it will be noted that the average number of children born to married women teachers is smaller than for married men teachers.

The average number of children born to married women teaching in the Denver grades was 0.79; to married men teaching in the grades, 1.0; to married women high-school teachers 0.0; to married men high-school teachers 2.3; to married women principals, assistant principals, supervisors, etc., 0.0; to married men of the same rank, 3.0. Owing to the

small number of families represented in some of these groups it may be permitted to combine them in spite of the disparity of incomes. If this is done it will be found that the average number of children born to the twenty-three married women teachers of all ranks in the Denver schools is 0.65; to the forty-one married men teachers of all ranks it is 2.43. This result, however, must be taken in connection with the fact that of the twenty-three married women considered nineteen were grade teachers and only four were of higher rank and larger income, while of the forty-one married men only three were grade teachers, the remaining thirty-eight being employed in the high schools or as principals, assistant principals, supervisors, etc. The average age of the twenty-three married women was only 38.83 years; of the forty-one married men, 42.17 years. From the comment of a married woman teacher employed in the Denver grades, printed elsewhere in the report (see p. 221), it appears that it is the practice in some cases for women teachers who marry to continue teaching for a few years until the finances of the newly founded household are on a firmer foundation. The presence of this class would, of course, account in part for the lower average of children born to women teachers as given above. However, so far as these figures may be depended upon, they indicate that even where married women are employed as teachers the opportunity for a normal family life in their case is not so favorable as in the case of men teachers.

In Denver, the average number of children born to married men teaching in the grades was 1.0; to married men teaching in the high schools, 2.3; and to married men principals, assistant principals, supervisors, etc., 3.0. As in general age and compensation increase from the first to the third of these groups the above result would be expected. In Hamilton where, however, only ten married men teachers of all groups are represented this order is reversed. Atlanta and New Haven report no married men grade teachers. In Cincinnati where only surviving children are reported, the average number of such children is larger for the grade married men teachers than in the high school, but lower than the average for married men principals, assistant principals, supervisors, etc. The details in Table V showing the average number of births and the average number of surviving children for all married men teachers by age groups are also in large part inconclusive owing to the small number of such teachers in some of the cities. Comparisons of the two columns referred to will show, however, that while the birth-rate among the teachers of the cities studied has been low, the death-rate, as indicated by the large proportion of surviving children has been very low. Where the number of married men teachers is considerable, as in Cincinnati and Denver, the increase in the size of the family with advancing age is apparent. With the exception of six married men between fifty and sixty in Denver, and three married men between thirty-five and forty years of age, reported from New Haven, no groud

of families in any of the cities reaches an average of three surviving children, or, including the parents, a total of five members.

Combining all age groups the average size of the families, including parents, of married men teachers is as follows: Denver, 4.17 persons; New Haven, 3.81; Cincinnati, 3.75; Hamilton, 3.10; and Atlanta, 3.00. For all the cities the average is 3.79 persons. In the case of Denver only, therefore, does the average family of a male teacher exceed two children, while in the case of Atlanta the average is only one child.

V. PERSONS DEPENDENT UPON TEACHERS FOR SUPPORT

The questionnaires circulated in Hamilton, Denver, Atlanta, and New Haven asked not only whether wives, children, and others were wholly or partly dependent upon teachers, both married and single, but, in cases of partial dependence, endeavored to ascertain the money value of contributions made by teachers for the support of others during the year 1911. Where such contributions were made in the form of board, lodging, clothing, or other goods, it was realized that the amounts stated could be only approximate, but even such estimates are clearly of much greater value than the mere statement of partial dependence which may mean anything from a few dollars to a few hundred dollars per person per year. While full and evidently painstaking answers were made to these questions in all the cities, the results from Denver alone afford sufficient room for comparisons along this line between married and single teachers. For the latter class the conditions are presented in some detail in the following paragraphs. Comparisons with married teachers will be based upon Table V, with such additions of other dependents and deductions for children who have become independent as the facts warrant.

The total number of unmarried women grade teachers in Denver who returned the questionnaires was 266. Of these, 109 with an average salary of $885.53, had no one dependent upon them for support, while 157, or nearly three-fifths of those reporting, had to support one or more partial or total dependents on an average salary of $898.78. By relationship, these 157 women were supporting totally 24 mothers, 5 fathers, 11 sisters, 1 brother, 1 grandmother, 1 aunt, and 2 nieces, or 45 persons altogether. They were partially supporting 75 mothers, contributing an average of $162.03 in 1911 in each such case where the amount was reported; 31 fathers with a corresponding average contribution of $145.59; 44 sisters, average $113.81; 16 brothers, average of $98.82; 6 aunts, average of $145; 3 uncles, average of $108.33; 8 nieces, average of $66.25; 8 nephews, average of $84.78; 3 cousins, average of $108.33, and 2 persons not related, average of $250. The total number of those supported in part was 196 persons, and the total cost of such support was $26,482.52. Subtracting this amount from $141,103, the total salaries received by these women, leaves $114,620.48 for the entire support of themselves and 45 other persons, of whom only 3 were minors, or 202 persons altogether. This gives an average of $567.84 for the support of each of the 202 persons. Evidently the problem of support is one thing for the unincumbered teacher of this group who has $885.53 for her own needs alone, and quite another thing for the teacher with others dependent upon her.

On the average each of the 157 women grade teachers in Denver who has others partially or totally dependent upon her supports an average of 0.287 persons totally and 1.248 persons partially. The situation of the whole

group of 266 unmarried grade women teachers reporting from Denver may perhaps be more readily grasped if presented as follows: Out of every 100 such teachers 40 have no one to support but themselves, while the remaining 60 support 17 persons entirely and 74 persons partially. Comparisons along this line with men teachers of the same rank are out of the question, as reports were received from only 3 married, 3 single, and 1 widowed male teachers in the Denver grades.

In the class of high-school teachers of Denver, however, 30 single women and 25 married men replied to the questionnaires. This affords the best basis supplied by the present inquiry for comparisons of teachers of the same rank as to the number of persons dependent upon them for support.

Of the 30 women teachers referred to above, 16 have other persons dependent upon them for support as follows: totally dependent, 4 mothers, 1 father, and 2 sisters, or 7 persons in all; partially dependent, 5 mothers, average contribution to each of $210 for 1911; 2 fathers, average contribution of $150; 4 sisters, average contribution of $205; 2 brothers, average contribution of $75; and 3 nephews, average contributions of $75; or 19 persons in all.

The burden of dependents born by the 25 married men teaching in the high schools of the same city who replied to the questionnaire may be stated as follows: Totally dependent upon them for support, 103 persons, as follows: 25 heads of families, 25 wives, 51 children, 1 mother, and 1 mother-in-law; partially dependent upon them for support 15 persons as follows: 2 male children, average contribution to each of $225 for the year 1911; 5 mothers, average contribution of $61.10; 1 father, contribution of $7.50; 3 mothers-in-law, average contribution of $86.66; 1 father-in-law, contribution of $100; 2 sisters, average contribution of $56.50; and 1 brother-in-law, contribution of $120. It will be noted that the average amounts contributed by married men to partial dependents are much smaller both as a whole and for the same degrees of relationship than those contributed by single women.

The chief facts regarding the number of dependents upon married men and single women high-school teachers in Denver are condensed in Table VI, p. 61.

Sixteen of the 30 married women high-school teachers of Denver who have others dependent upon them show an average of total dependents to each such teacher (including the teacher) of 1.44, and of partial dependents, 1.19, at an average cost for partial dependents to each such teacher of $193.44.

The average number of total dependents to each married teacher (including the teacher) is 4.12, of partial dependents 0.60, at an average cost for partial dependents to each such teacher of $54.24. In connection with the former figure, however, it should be noted that one-half of the total dependents in the group of married men are children nearly all of

whom are minors, while all the total dependents upon the unmarried women teachers of the group considered above are adults.

TABLE VI

DEPENDENTS UPON MARRIED MEN AND SINGLE WOMEN TEACHERS IN THE HIGH SCHOOLS OF DENVER

	Number Reporting	Number Having no Dependents	Total Dependents				Partial Dependents		Average Salary of Teachers
			Teachers	Wives	Children	Others	Number of Such Dependents	Total Amount Contributed 1911 to Such Dependents	
Single women..	30	14	30	..	..	7	19	$3,095.00	$1,282.81
Married men	25	0	25	25	51	2	15	1,356.00	1,427.03

Fourteen of the 30 single women high-school teachers reporting from Denver had no other persons dependent upon them for support. The average salary of these 14 teachers was $1,211.83 in 1911. The situation of the remaining 16 women of the same teaching rank was as follows. Altogether they received in salaries $21,518.68, from which they contributed $3,095 to partial dependents, leaving $18,423.62 to be divided among themselves and 7 others entirely dependent upon them, a total of 23 persons, all adults, making an average of $801.03 for each.

The total salaries of the 25 married men amounted to $35,675.75. They contributed $1,356 to the support of partial dependents, leaving $34,319.75 for the entire support of 103, half of whom are children, or an average of $333.20 for each.

On the basis of a scale adopted by the United States Department of Agriculture,[1] the amount of food needed by 51 children of the age and sex of those dependent upon the group of 25 married men high-school teachers would be equivalent to that needed by 31 adult men. Of course it cannot be assumed that the other expenses of children follow the same ratios as those for food, but in comparing the burden of support of the two groups before us it is certainly fairer to count the children as 31 than as 51. If this be done, the sum of $34,319.75, representing the total salaries of the 25 married men high-school teachers, after deducting the burden of partial support, is available for distribution among the equivalent of 83 adult persons, giving an average of $413.49 for each.

[1] *Farmers' Bulletin, No. 142*, p. 33. The scale for children is as follows:

A boy of 15 to 16 requires	.9 as much as an adult man.
A boy of 13 to 14 requires	.8 " " " " " "
A boy of 12 requires	.7 " " " " " "
A boy of 10 to 11 requires	.6 " " " " " "
A girl of 15 to 16 requires	.8 " " " " " "
A girl of 13 to 14 requires	.7 " " " " " "
A girl of 10 to 12 requires	.6 " " " " " "
A child from 6 to 9 requires	.5 " " " " " "
A child from 2 to 5 requires	.4 " " " " " "
A child under 2 requires	.3 " " " " " "

By way of final summary it may be said that according to the reports of the high-school teachers of Denver the unmarried women of this rank with no other persons dependent upon them for support have an average salary of $1,211.83 to meet their own needs exclusively; the unmarried women with others dependent upon them have an average of $801.03 for each adult person including themselves; while the married men have an average of $413.49 for the equivalent of each adult person, including themselves, whom they support. So far only salaries have been considered in making these comparisons. The situation is modified somewhat, particularly to the advantage of the average amount available in the group of married men, when to salaries are added all the other earnings and income of the members of each of the three groups. On the latter basis the averages corresponding to the three stated above are as follows: for each adult in the group of single women with no dependents $1,320.81; for each adult in the group of single women with dependents, $906.44; for the equivalent of each adult in the group of married men $533.11.

It appears from the foregoing comparisons that even taking into account the higher average salaries and higher average income enjoyed by married men the burden upon the latter for the support of dependents is considerably heavier. It has been thought worth while to go into some detail on this point because of the argument frequently brought up in connection with the salary question that the salaries of men teachers are fixed with reference to the burden of family support, actual or prospective, whereas the salaries of women are fixed on the assumption that they have no one to support but themselves. In another part of this report[1] a very nteresting case of this sort is cited from the comment of a Cincinnati woman high-school teacher, the accuracy of which it was unfortunately impossible to check up, owing to the brevity of the questionnaires circulated in that city. Whatever may be the force of this argument it is at least sufficiently shown not only by the figures quoted for the high-school teachers but also by the figures for grade-school teachers in Denver that more than half of the single woman teachers of these two groups have others, wholly or partly dependent upon them for support and also that the burden of such support, even in cases where the support given is partial only, is still very considerable.

In addition to the detailed figures given above, comparison is also possible between 12 unmarried women belonging to the group of principals, assistant principals, supervisors, etc., and 13 married men of the same rank reporting from Denver. Of these 12 unmarried women 8 have other dependents as follows: entirely dependent, 2 mothers, 1 father, 1 sister; total 4 persons; partially dependent, 4 mothers with an average of $118.75 contributed to each in 1911; 1 sister, amount contributed $225; 2 aunts,

[1] See p. 239.

1 niece, 1 nephew, and 2 cousins, amounts contributed not stated, total 11 persons.

Corresponding figures for the 13 married men principals, assistant principals and supervisors are presented in the following brief summary. No fewer than 11 male children over twenty-one years of age are reported as totally independent by this group of teachers, and are accordingly not included in the figures. One father is also reported totally dependent, and 5 persons as partially dependent, as follows: 1 minor child, partially dependent only, amount not stated; 1 mother, contribution of $25 in 1911; 1 father, contribution of $36; 1 mother-in-law, contribution of $175; and a brother-in-law, contribution of $125.

TABLE VII

DEPENDENTS UPON SINGLE WOMEN AND MARRIED MEN OF THE GROUP OF PRINCIPALS, ASSISTANT PRINCIPALS, SUPERVISORS, ETC., IN DENVER

	Number Reporting	Number Having no Dependents	Total Dependents				Partial Dependents	
			Teachers	Wives	Children	Others	Number of Such Dependents	Total Amount Contributed in 1911 to Such Dependents
Single women ..	12	4	12	..	..	4	11	Data incomplete
Married men.....	13	0	13	13	23	1	5	Data incomplete

Owing to the incompleteness of the data regarding amounts contributed for the support of partial dependents it is impossible to compare these groups as thoroly as in the case of the Denver high-school teachers. Omitting this factor, however, it may be stated that the 4 women of the group who have no others dependent upon them for support have an average salary of $953.75; the 8 women who have 4 other adults totally dependent upon them have salaries averaging for each adult, including themselves, $820.18. The 13 married men have dependent upon them 14 other adults, and 23 children who on the basis already employed may be presumed to equal 15 adults, making the equivalent of 42 in this group to be supported by salaries aggregating $23,100, or $550 to each adult. Adding other earnings and income to salaries in each of the three groups, corresponding averages are as follows: unmarried women with no others dependent upon them for support, $1,031.44; unmarried women with dependents $942.81; married men, $661.28.

In addition to the foregoing detailed figures and analysis showing the burden of dependents upon married and unmarried teachers in Denver the following more general table, covering all the cities investigated, may be presented.

TABLE VIII

Dependents upon Unmarried Women Teachers

CINCINNATI

Groups of Teachers	Number of Teachers in Group	Number Having Dependents	Percentage Having Dependents	Dependents under Twenty-One Years of Age				Dependents over Twenty-One Years of Age			
				Male	Female	Total	Partial	Male	Female	Total	Partial
Grade teachers	434	264	60.8	28	34	16	46	91	303	199	195
High-school teachers	34	22	64.7	1	1	..	2	4	25	8	21
Principals, ass't principals, supervisors, etc.	0	...	....	..	..	..	..	..	...	...	...
Details of grade teachers by age groups—											
Under 25	23	12	52.1	3	1	1	3	4	13	3	14
25 to 30	68	29	42.6	3	2	3	2	13	30	21	22
30 " 35	93	57	61.3	6	10	4	12	16	61	37	40
35 " 40	78	48	61.5	3	2	0	5	19	65	42	42
40 " 45	59	42	71.2	4	5	2	7	16	51	37	30
45 " 50	47	34	72.3	6	12	6	12	13	33	27	19
50 " 55	35	23	65.7	2	1	0	3	5	31	24	12
55 " 60	17	9	52.9	..	1	..	1	1	8	3	6
60 and over	14	10	71.4	1	..	1	..	4	11	5	10

HAMILTON

Grade teachers	56	33	58.9	5	2	3	4	10	41	12	39
High-school teachers	5	2	40.0	..	..	..	..	..	3	..	3
Principals, ass't principals, supervisors, etc.	1	0	0.0	..	..	..	..	..	..	..	..
Details of grade teachers by age groups—											
Under 25	9	5	55.5	..	1	..	1	3	4	..	7
25 to 30	10	6	60.0	1	..	..	1	2	6	..	8
30 " 35	15	4	26.6	2	..	1	1	1	4	..	5
35 " 40	9	7	77.7	..	..	..	..	2	13	5	10
40 " 45	7	6	85.7	..	..	..	..	..	7	3	4
45 " 50	6	5	83.3	2	1	2	1	2	7	4	5
50 " 55	0	..	....	..	..	..	..	..	..	..	..
55 " 60	0	..	....	..	..	..	..	..	..	..	..
60 and over	0	...	....	..	..	..	..	..	..	..	..

DENVER

Grade teachers	266	157	59.0	9	22	3	28	55	155	42	168
High-school teachers	30	16	53.3	2	4	..	6	4	16	7	13
Principals, ass't principals, supervisors, etc.	12	8	66.6	1	2	..	3	1	11	4	8
Details of grade teachers by age groups—											
Under 25	8	4	50.0	..	..	..	..	2	4	..	6
25 to 30	40	25	62.5	2	7	2	7	7	24	14	17
30 " 35	69	37	53.6	1	6	..	7	10	42	8	44
35 " 40	36	25	69.4	1	2	..	3	9	24	5	28
40 " 45	47	23	48.9	1	..	..	1	8	22	3	27
45 " 50	24	19	79.1	..	4	1	3	11	15	2	24
50 " 55	27	17	62.9	3	2	..	5	7	17	3	21
55 " 60	10	4	40.0	..	1	..	1	1	3	3	1
60 and over	5	3	60.0	1	..	..	1	..	4	4	..

ATLANTA

Grade teachers	198	94	47.5	20	35	11	44	16	81	23	74
High-school teachers	20	10	50.0	1	2	..	3	5	8	3	10
Principals, ass't principals, supervisors, etc.	38	23	60.5	..	3	..	3	10	28	16	22
Details of grade teachers by age groups—											
Under 25	88	34	38.6	13	22	8	27	6	26	10	22
25 to 30	54	29	53.7	5	13	2	16	4	23	6	21
30 " 35	32	14	43.7	2	..	1	1	4	13	1	16
35 " 40	11	9	81.8	..	..	..	..	..	9	3	6
40 " 45	9	5	55.5	..	..	..	..	1	7	3	5
45 " 50	3	2	66.6	..	..	..	..	1	1	..	2
50 " 55	0	..	....	..	..	..	..	..	..	..	..
55 " 60	1	1	100.0	..	..	..	..	..	2	..	2
60 and over	0	..	....	..	..	..	..	..	..	..	..

TABLE VIII—*Continued*

NEW HAVEN

Groups of Teachers	Number of Teachers in Group	Number Having Dependents	Percentage Having Dependents	Dependents under Twenty-One Years of Age				Dependents over Twenty-One Years of Age			
				Male	Female	Total	Partial	Male	Female	Total	Partial
Grade teachers	155	79	50.9	6	12	1	17	31	72	21	82
High-school teachers	17	10	58.8	1	..	..	1	2	9	6	5
Principals, ass't principals, supervisors, etc.	17	10	58.8	2	3	..	5	4	9	3	10
Details of grade teachers by age groups—											
Under 25	36	8	22.2	..	1	..	1	4	7	1	10
25 to 30	40	19	47.5	..	7	1	6	10	17	5	22
30 " 35	25	13	52.0	2	3	..	5	5	12	4	13
35 " 40	15	14	93.3	2	1	..	3	6	13	4	15
40 " 45	15	9	60.0	2	..	..	2	1	8	1	8
45 " 50	14	9	64.3	..	..	..	..	3	7	3	7
50 " 55	8	6	75.0	..	..	..	..	2	7	2	7
55 " 60	0	...	....	..	..	..	..	..	..	..	...
60 and over	2	1	50.0	..	..	..	..	..	1	1	..
Grade teachers in all cities by age groups—											
Under 25	164	63	38.4	16	25	9	32	19	54	14	59
25 to 30	212	108	50.9	11	29	8	32	36	100	46	90
30 " 35	234	125	53.4	13	19	6	26	36	132	50	118
35 " 40	149	103	69.1	6	5	0	11	36	124	59	101
40 " 45	137	85	62.0	8	5	3	10	26	95	47	74
45 " 50	94	69	73.4	7	17	8	16	30	65	36	59
50 " 55	70	46	65.7	5	3	0	8	14	55	29	40
55 " 60	28	14	50.0	..	2	0	2	2	11	6	7
60 and over	21	14	66.6	2	..	1	1	4	16	10	10
Total	1,109	627	56.5	68	105	35	138	203	652	297	558

In Cincinnati 264 or 60.8 per cent of the 434 unmarried grade women teachers have others totally or partially dependent upon them; in Hamilton 33 or 58.9 per cent out of 56; in Atlanta 94 or 47.5 per cent out of 198; and in New Haven, 79 or 50.9 per cent out of 155. The same percentage for Denver, it will be recalled, is 59.0. Atlanta is therefore the only city of those investigated in which less than half of the unmarried women teachers of this rank are burdened with the total or partial support of others. This condition is probably due to the large proportion of very young teachers employed in the southern city. As would be expected, the details of grade teachers by age groups, presented in Table VIII, show in general an increasing burden for the support of others as age increases. Combining all unmarried women grade teachers in the five cities the number and percentage having others totally or partially dependent upon them are as follows:

Under 25 years of age,	63	out of	164,	or	38.4	per cent.
25 to 30 " "	108	"	212,	"	50.9	"
30 " 35 " "	125	"	234,	"	53.4	"
35 " 40 " "	103	"	149,	"	69.1	"
40 " 45 " "	85	"	137,	"	62.0	"
45 " 50 " "	69	"	94,	"	73.4	"
50 " 55 " "	46	"	70,	"	65.7	"
55 " 60 " "	14	"	28,	"	50.0	"
60 and over " "	14	"	21,	"	66.6	"
All ages	627	"	1,109,	"	56.4	"

It will be noted that the maximum percentage of teachers burdened with the care of dependents—73.4 per cent—is shown by the age group from 45 to 50. Later age groups show a falling off from this figure. This is doubtless due to the death of parents, and especially mothers who are supported to a larger extent than relatives of any other degree. In answer to the question regarding number of dependents one pathetic remark repeated in the papers of many women teachers of advanced years in explanation of their failure to lay aside provision "for a rainy day" was that while there were no persons dependent upon them at the present time they had supported a father or mother now dead for ten or twenty or more years.

So far the burden of dependence upon unmarried women grade teachers, as presented in Table VIII, has been commented upon only from the point of view of the proportion of those having dependents to the number of such teachers as a whole or by age groups. However, it also shows the number of dependents under and over 21 years of age by sex and by total or partial dependency. Thus out of 434 unmarried women grade teachers in Cincinnati 264 support others as follows: 28 male and 34 female dependents under twenty-one, and 91 male and 303 female dependents over twenty-one, or a total of 456 dependents. Of the 62 minor dependents 16 receive total and 46 partial support; of the 394 adult dependents, 199 receive total, and 195 receive partial support. Altogether, therefore, the 264 grade teachers referred to above are, in addition to themselves, supporting entirely 215 other persons and giving partial support to 241 others. Similar summaries may easily be drawn up for the other teaching groups represented in Table VIII. Altogether it furnishes very striking evidence against the assumption that unmarried women teachers have nobody to support besides themselves.

In the following summary table covering all the cities the number of dependents upon unmarried women grade teachers is presented, according as these dependents are minors or adults, receiving total or partial support. Three groups of teachers are considered, viz., those under thirty years of age, those from thirty to fifty, and those fifty years of age and over.

Age Groups	Number of Teachers in Each Group Having Dependents	Number of Totally Dependent Persons			Number of Partially Dependent Persons		
		Under 21	Over 21	Both	Under 21	Over 21	Both
Under 30.....	171	17	60	77	64	149	213
30 to 50.....	382	17	192	209	63	352	415
50 and over.....	74	1	45	46	11	57	68

To make the foregoing figures more readily comparable they may be reduced to the basis of 100 teachers in each group as follows:

Age Groups	Assumed Basis in Each Group of	Number of Totally Dependent Persons			Number of Partially Dependent Persons		
		Under 21	Over 21	Both	Under 21	Over 21	Both
Under 30.....	100	10	35	45	38	87	125
30 to 50.....	100	5	50	55	17	92	109
50 and over.....	100	1	62	63	15	78	93

The latter table may be read as follows: On an average every 100 unmarried grade women teachers under thirty years of age in the cities studied who have others dependent upon them are supporting entirely 45 persons, 35 of whom are adults and 10 of whom are minors; and they are also supporting partially 125 persons, 87 of whom are adults and 38 of whom are minors. The age groups thirty to fifty, and over fifty may be similarly interpreted. Comparing the three groups it will be noted that the burden of total support increases as the teacher grows older. Not only is the number supported larger, but the proportion of minor persons totally supported, considerable for teachers under thirty, falls to an almost negligible quantity for those over fifty. The surviving mothers and fathers of these teachers have reached an advanced age, sick or incapacitated brothers and sisters are near their own age, and with the exception of nephews or nieces left to be cared for by them they are unlikely to have minor dependents of any sort.

While the burden imposed by total dependents thus increases with age that of partial dependents becomes less. While on an average every 100 unmarried grade women teachers under thirty years of age in the cities studied supports partially 125 persons, the number partially supported by those between thirty and fifty years falls to 109, and the number partially supported by those over fifty further falls to 93. The proportion of adults totally supported is, however, larger in the two older groups than in the group of those under thirty, and in this way the burden is doubtless made more heavy. Altogether the study of dependents upon unmarried grade women teachers in Cincinnati, Hamilton, Denver, Atlanta, and New Haven, fully supports the conclusion that this burden rests upon more than half of them, that it is very considerable, and that it increases as age advances, except perhaps in the case of those teachers who are nearly superannuated themselves.

Recurring to Table VIII, it will be noted that in Cincinnati, Atlanta, and New Haven the percentage of unmarried women high-school teachers having others dependent upon them is higher than the corresponding figure for grade teachers. In Hamilton, only five teachers of the former group replied to the questionnaires, too small a number to make the percentage based upon them of value. Unmarried women of the rank of principals, assistant principals, supervisors, etc., are represented in considerable

numbers only in Atlanta and New Haven. In the former city the percentage of unmarried women teachers of this rank having others partially or totally dependent upon them for support is higher than for high-school or grade teachers. In New Haven it is the same as the percentage for high-school teachers, and both of these are higher than the percentage of grade teachers. Unmarried women teachers of higher rank are therefore no less heavily burdened by the support of dependents than those in the grades, although of course the higher salaries received by the former make the financial problem thus occasioned easier to solve.

VI. HOME OWNERSHIP AND TENANCY OF MARRIED TEACHERS

The following table shows for married teachers by cities the number owning or renting their homes or living otherwise. Under the latter heading are included a relatively small number of cases of married teachers who are boarding with parents, other relatives, or elsewhere. In all strictness they should perhaps be classed among the renters. Widowed and divorced teachers are not included in this tabulation. As many teachers in this condition have no children dependent upon them and, in consequence, are as free to board as if they were single their inclusion would manifestly reduce the percentage of home owners considerably.

The better economic condition and greater permanence of tenure of teachers belonging to the groups of principals, assistant principals, supervisors, etc., is reflected in the above table. High-school men make a poorer showing in comparison with grade-men teachers than one would expect. Indeed, taking all the cities together, 52.17 per cent of grade-men teachers own their own homes, while only 46.77 per cent of high-school teachers do so. The small number of cases reported for Hamilton, Atlanta, and New Haven makes comparisons among the cities regarding home ownership and tenancy less conclusive than one would like. Combining both men and women teachers, however, they rank as follows: Hamilton with 80.00 per cent of its married teachers owning their own homes; Cincinnati, 63.54 per cent; Atlanta, 53.33 per cent; Denver, 48.44 per cent; and New Haven 0.00 per cent. Counting men only, the order of the cities remains the same but the percentages of home ownership change somewhat as follows: Hamilton, 80.00 per cent; Cincinnati, 63.54 per cent, Atlanta, 55.55 per cent; Denver 53.66 per cent; and New Haven, 0.00.

The extremely favorable aspect in which Hamilton is shown and the equally unfavorable aspect of New Haven in the foregoing comparisons demands a word of explanation. To become property owners means of course that teachers must obtain from savings or other sources enough money to buy. In a city, especially a small one, in which lots are minutely subdivided and separate houses are the rule, the acquisition of a home is comparatively easy. On the other hand cities which are densely built up and in which apartments and tenements are the rule will offer far less opportunity to the home buyer with the same amount of money to invest.

As will be pointed out hereafter the families of married women teachers usually enjoy incomes from the husband as well as from the wife, and to that extent are at an advantage as compared with married men teachers. So far as home ownership in the various cities is concerned, however, married women are shown to be in an inferior position to the men in every group for which comparisons can be made except in the case of Atlanta principals, assistant principals, supervisors, etc., and Denver grade teachers.

In the statement combining all the cities by groups of teachers women grade teachers and women principals, assistant principals, supervisors, etc., show a much lower percentage of home ownership than men teachers of the same groups. Only two cases of married high-school women teachers are reported, and the percentage based on this number is, of course, valueless. Combining all teaching ranks in all five cities, the percentage of married women teachers who own their homes is 41.18; of married men teachers, 57.32.

TABLE IX

HOME OWNERSHIP AND TENANCY OF MARRIED TEACHERS

CLASSES OF TEACHERS	CINCINNATI					HAMILTON					DENVER				
	Number in Each Class	Number Living in			Percentage Living in Owned Homes	Number in Each Class	Number Living in			Percentage Living in Owned Homes	Number in Each Class	Number Living in			Percentage Living in Owned Homes
		Owned Homes	Rented Homes	Otherwise			Owned Homes	Rented Homes	Otherwise			Owned Homes	Rented Homes	Otherwise	
Grade teachers—															
Women	0	..	..	..	.....	0	..	..	..	.....	19	7	11	1	36.84
Men	17	9	7	1	52.94	3	3	0	0	100.00	3	0	3	0	0.00
High-school teachers—															
Women	0	..	..	..	.....	0	..	..	..	.....	2	1	1	0	50.00
Men	23	12	10	1	52.17	4	2	2	0	50.00	25	14	11	0	56.00
Principals, ass't principals, supervisors, etc.—															
Women	0	..	..	..	.....	0	..	..	..	.....	2	1	1	0	50.00
Men	56	40	16	0	71.43	3	3	0	0	100.00	13	8	5	0	61.54
Summary—															
Women	0	..	..	..	.....	0	..	..	..	.....	23	9	13	1	39.13
Men	96	61	33	2	63.54	10	8	2	0	80.00	41	22	19	0	53.66

	ATLANTA					NEW HAVEN					ALL CITIES				
Grade teachers—															
Women	6	3	3	0	50.00	2	0	1	1	0	27	10	15	2	37.04
Men	0	..	..	..	.....	0	..	..	..	0	23	12	10	1	52.17
High-school teachers—															
Women	0	..	..	..	.....	0	..	..	..	0	2	1	1	0	50.00
Men	3	1	1	1	33.33	7	0	7	0	0	62	29	31	2	46.77
Principals, ass't principals, supervisors, etc.—															
Women	3	2	0	1	66.66	0	..	..	..	0	5	3	1	1	60.00
Men	3	2	1	0	66.66	4	0	4	0	0	79	53	26	..	79.00
Summary—															
Women	9	5	3	1	55.55	2	0	1	1	0	34	14	17	3	41.18
Men	6	3	2	1	50.00	11	0	11	0	0	164	94	67	3	57.32

VII. RESIDENCE AND AMOUNT PAID FOR BOARD AND ROOM BY UNMARRIED TEACHERS

Corresponding to the question addressed to married teachers regarding home ownership and tenancy, unmarried teachers were asked whether they lived with parents, other relatives, boarded elsewhere, or kept house for themselves. In the longer questionnaire circulated in Hamilton, Denver, Atlanta, and New Haven, they were asked the amount paid for board and room in the three former cases. The results are presented in the following table.

In column 6 of Table X percentages are given showing the proportion of teachers of each group who do not live with parents or other relatives. As unmarried teachers coming from the community in which they are teaching usually prefer to live with parents or relatives, this percentage is therefore a fair index of the extent to which the cities studied have drawn upon outside localities for unmarried teachers in their schools. Cincinnati seems to have done this to a less extent than any of the cities studied: only 15.01 per cent of its unmarried teachers of all ranks are not boarding with parents or other relatives. Atlanta is next in order with a corresponding percentage of 21.75; New Haven with 28.35 per cent, and Hamilton with 38.81 per cent. In Denver more than half the unmarried teachers of the city are reported as living neither with parents or other relatives, the exact percentage being 53.56. Of the 1,339 unmarried teachers in all five cities 385 or 28.75 per cent are living apart from parents or other relatives.

Comparing groups of teachers it will be noted that in Cincinnati a larger percentage of high-school than of grade teachers reside with parents or other relatives. This is true of both sexes. In Hamilton a slightly larger percentage of unmarried grade than of unmarried high-school women teachers are at home or with relatives, the number of men in the two groups being too small to make comparisons worth while. In Denver the same relationship holds true for women of the two groups concerned, altho in both cases the percentage living at home or with relatives is less than half of the total number. More of the unmarried high-school men teachers are at home or with other relatives in Denver than is the case with unmarried grade men teachers in the same city. In Atlanta all but 19.2 per cent of the unmarried grade women teachers are living with parents or other relatives, but in the high schools of that city 40 per cent of the women and 66.66 per cent of the men either board elsewhere or keep house for themselves. In New Haven also the percentage of grade women teachers living at home or with relatives is large, while in the high schools 58.82 per cent of the women teachers board elsewhere or keep house for themselves. Wherever any considerable numbers are involved the group of principals, assistant principals, supervisors, etc., seem to be more at home than the other two groups. In New Haven, however, 41.18 per cent of the women of this

TABLE X

Residence and Amount Paid for Board and Room by Unmarried Teachers

CINCINNATI

Groups of Teachers	Number in Group	Living with Parents	With Other Relatives	Living Elsewhere	Keeping House	Percentage not Living with Parents or Relatives	Number Living with Parents Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Living with Other Relatives Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Boarding Elsewhere Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number
Grade teachers—																		
Women	434	289	80	56	9	14.97	Not	reported	for Cin	cinnati								
Men	8	5	1	1	1	25.00	"	"	"	"								
High-school teachers—																		
Women	34	27	3	4	0	11.76	"	"	"	"								
Men	9	5	2	2	0	22.22	"	"	"	"								
Principals, ass't principals, supervisors, etc.—							"	"	"	"								
Women	0	..	..	..	..	.....	"	"	"	"								
Men	8	7	..	1	0	12.50												
Detail of women grade teachers by age groups																		
Under 25	23	22	0	1	0	4.34												
25 to 30	68	54	7	6	1	10.29												
30 " 35	93	78	7	8	0	8.60												
35 " 40	78	59	9	10	0	12.82												
40 " 45	59	31	23	4	1	8.47												
45 " 50	47	24	8	11	4	31.91												
50 " 55	35	16	12	7	0	20.00												
55 " 60	17	3	8	4	2	35.29												
60 and over	14	2	6	5	1	42.86												

HAMILTON

Groups of Teachers	Number in Group	Living with Parents	With Other Relatives	Living Elsewhere	Keeping House	Percentage not Living with Parents or Relatives	Number Living with Parents Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Living with Other Relatives Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Boarding Elsewhere Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number
Grade teachers—																		
Women	56	30	7	9	10	33.93	25	$275.00	$95.00	$183.44	7	$300.00	$150.00	$231.71	7	$360.00	$200.00	$268.00
Men	2	..	..	2	..	100.00	0	.....	.....	.....	0	.....	.....	.....	2	247.00	188.85	217.93
High-school teachers—																		
Women	5	2	1	1	1	40.00	1	200.00	200.00	200.00	1	125.00	125.00	125.00	1	237.50	237.50	237.50
Men	2	..	..	2	..	100.00	0	.....	.....	.....	0	.....	.....	.....	2	375.00	305.00	370.00
Principals, ass't principals, supervisors, etc.—																		
Women	1	..	..	1	..	100.00	0	.....	.....	.....	0	.....	.....	.....	1	250.00	250.00	250.00
Men	1	1	..	..	..	0.00	0	.....	.....	.....	0	.....	.....	.....	..	.....	.....	.....
Detail of women grade teachers by age groups																		
Under 25	9	7	1	1	0	11.11	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
25 " 30	10	8	2	0	0	0.0	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
30 " 35	15	8	3	2	2	21.43	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
35 " 40	9	2	0	4	3	70.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
40 " 45	7	3	0	1	3	57.14	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
45 " 50	6	2	1	1	2	50.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
50 " 55	..	..	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
55 " 60	..	..	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
60 and over	..	..	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....

TABLE X—*Continued*

DENVER

Groups of Teachers	Number in Group	Living with Parents	With Other Relatives	Living Elsewhere	Keeping House	Percentage not Living with Parents or Relatives	Number Living with Parents Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Living with Other Relatives Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Boarding Elsewhere Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number
Grade teachers—																		
Women	266	100	24	70	72	53.38	72	$600.00	$ 16.00	$251.18	17	$480.00	$216.00	$326.21	65	$600.00	$185.75	$372.17
Men	3	1	0	2	0	66.67	1	250.00	250.00	250.00	0	.....	.....	.....	2	350.00	320.00	335.00
High-school teachers—																		
Women	30	10	3	12	5	56.66	5	510.00	200.00	274.00	3	300.00	180.00	260.00	10	580.00	350.00	448.00
Men	11	4	2	5	..	45.45	1	400.00	400.00	400.00	2	420.00	300.00	360.00	5	500.00	360.00	411.00
Principals, ass't principals, supervisors, etc.																		
Women	12	5	1	5	1	50.00	3	460.00	240.00	373.33	1	540.00	540.00	540.00	5	540.00	360.00	442.20
Men	1	..	..	1	..	100.00	0	.....	.....	.....	0	.....	.....	.....	1	500.00	500.00	500.00
Detail of grade women teachers by age groups																		
Under 25	8	7	..	1	..	12.50	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
25 to 30	40	26	6	7	1	20.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
30 " 35	69	31	6	16	16	46.38	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
35 " 40	36	17	4	9	6	41.67	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
40 " 45	47	11	1	21	14	74.47	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
45 " 50	24	5	3	5	11	66.67	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
50 " 55	27	2	4	8	13	74.07	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
55 " 60	10	0	0	2	8	100.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
60 and over	5	1	..	1	3	80.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....

ATLANTA

Groups of Teachers	Number in Group	Living with Parents	With Other Relatives	Living Elsewhere	Keeping House	Percentage not Living with Parents or Other Relatives	Number Living with Parents Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Living with Other Relatives Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Living Elsewhere Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number
Grade teachers—																		
Women	198	137	23	25	13	19.2	92	$600.00	$ 12.00	$170.78	20	$400.00	$ 15.00	$216.83	25	$420.00	$120.00	$254.84
Men	0	...	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
High-school teachers—																		
Women	20	9	3	8	0	40.00	3	200.00	100.00	150.00	3	300.00	250.00	283.33	8	420.00	270.00	327.25
Men	6	2	0	4	0	66.66	2	360.00	300.00	330.00	0	.....	.....	.....	4	480.00	250.00	372.50
Principals, ass't principals, supervisors, etc.																		
Women	38	27	4	5	2	15.79	13	450.00	150.00	243.54	4	450.00	180.00	322.50	5	540.00	360.00	427.00
Men	0	...	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
Detail of women grade teachers by age groups																		
Under 25	88	77	5	6	..	6.8	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
25 to 30	54	32	11	8	3	20.4	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
30 " 35	32	15	4	9	4	40.7	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
35 " 40	11	7	..	1	3	36.4	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
40 " 45	9	6	1	..	2	22.2	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
45 " 50	3	..	2	1	..	33.3	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
50 " 55	...	...	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
55 " 60	1	...	..	..	1	100.0	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
60 and over	...	...	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....

TABLE X—*Continued*

NEW HAVEN

Groups of Teachers	Number in Group	Living with Parents	With Other Relatives	Living Elsewhere	Keeping House	Percentage not Living with Parents or Other Relatives	Number Living with Parents Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Living with Other Relatives Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number	Number Boarding Elsewhere Who Report Board for Year	Maximum	Minimum	Average Amount of Board for This Number
Grade teachers—																		
Women	155	109	11	18	17	22.58	96	$500.00	$ 6.00	$231.31	11	$450.00	$144.00	$289.73	14	$600.00	$200.00	$282.07
Men	2	2	..	..	..	0.00	2	364.00	300.00	332.00	0	.....	.....	.....	0	.....	.....	.....
High-school teachers—																		
Women	17	6	1	7	3	58.82	6	312.00	75.00	231.17	1	600.00	600.00	600.00	7	725.00	257.00	481.71
Men	2	...	..	2	..	100.00	0	.....	.....	.....	0	.....	.....	.....	2	400.00	360.00	380.00
Principals, ass't principals, supervisors, etc.																		
Women	17	7	3	1	6	41.18	6	350.00	160.00	263.33	3	600.00	300.00	490.00	1	300.00	300.00	300.00
Men	1	...	..	1	..	100.00	0	.....	.....	.....	0	.....	.....	.....	1	400.00	400.00	400.00
Detail of grade women teachers by age groups																		
Under 25	36	29	2	4	1	13.89	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
25 to 30	40	34	..	5	1	15.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
30 " 35	25	20	1	2	2	16.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
35 " 40	15	10	2	1	2	20.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
40 " 45	15	8	3	3	1	26.67	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
45 " 50	14	7	2	3	2	35.72	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
50 " 55	8	1	..	..	7	87.50	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
55 " 60	...	...	..	..	..	.....	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....
60 and over	2	...	..	1	1	100.00	..	.....	.....	.....	..	.....	.....	.....	..	.....	.....	.....

RESIDENCE OF UNMARRIED TEACHERS

SUMMARY

All Groups of Unmarried Teachers	Number in Group	Living with Parents	With Other Relatives	Board Elsewhere	Keeping House	Percentage not with Parents or Relatives
Cincinnati	493	333	86	64	10	15.01
Hamilton	67	33	8	15	11	38.81
Denver	323	120	30	95	78	53.56
Atlanta	262	175	30	42	15	21.75
New Haven	194	124	15	29	26	28.35
All Cities	1,339	785	169	245	140	28.75
Detail grade women teachers in all cities by age groups—						
Under 25	164	142	8	13	1	8.54
25 to 30	212	154	26	26	6	15.09
30 " 35	234	152	21	37	24	26.07
35 " 40	149	95	15	25	14	26.18
40 " 45	137	59	28	29	21	36.49
45 " 50	94	38	17	20	19	41.49
50 " 55	70	19	16	15	20	50.00
55 " 60	28	3	8	6	11	60.71
60 and over	21	3	6	7	5	57.14
Total	1,109	665	145	178	121	26.96

group are not living with parents or other relatives as compared with 22.58 of the grade women teachers, and 58.82 of high-school women teachers.

The most interesting results along this line, however, are shown by the details dealing with the residence of unmarried women grade teachers by age groups. In general these indicate a constantly increasing percentage living apart from parents or other relatives as age advances. The final statement in Table X, which covers the women of this group for all the cities, shows that only 8.54 per cent of the unmarried women grade teachers under twenty-five years of age live apart from parents or other relatives. Between thirty and thirty-five years of age a quarter, and between fifty and fifty-five years, a half of such teachers are boarding elsewhere or keeping house for themselves. This percentage increases to 60.71 for the age group from fifty-five to sixty and then drops slightly for those over sixty. In the higher age groups, of course, death of parents and relatives as well as removal from earlier homes increases the percentage of those boarding elsewhere or keeping house for themselves.

Except in the case of Cincinnati, Table X also shows the maximum, minimum, and average amount paid for board and room in 1911 by teachers living with parents, other relatives, or boarding elsewhere. Only in the case of women grade teachers, however, are the numbers reporting sufficiently large to give much weight to the results. In Hamilton, for example, 25 women of this group living with parents reported a maximum of $275, a minimum of $95, and an average of $183.44 for board and room; 7 women living with other relatives reported corresponding figures of $300, $150, and $231.71; and finally 7 women boarding elsewhere reported a maximum of $360, a minimum of $200, and an average of $268 for the year. It is fair to assume that the last figure represents the normal rate paid for board and

room by grade teachers in Hamilton. In other words, it is the commercial cost of board and room in that community paid in cases where considerations of kinship do not affect the price, and as such it is of peculiar interest. Reduced to weekly terms, it amounts in Hamilton, a city of 35,279 inhabitants in 1910, to $5.15. In Denver with 213,381 population in 1910 the average commercial rate per week paid by unmarried grade women teachers is $7.15; in Atlanta with 154,839 population in 1910, it was $4.90; and in New Haven with 133,605 population in 1910 it was $5.42. Recalling the relatively high cost of food and rent shown by the report of the British Board of Trade to exist in Atlanta it would seem fair to conclude that the relatively low average amount paid by women grade teachers in that city for board and room indicates a still lower standard of living and comfort on their part.

Not so much importance, of course, can be attached to the average amounts paid for board and room to parents or other relatives. In such instances the results are distorted in two ways. If the parents or relatives of the teacher are well to do the amount paid may range from a merely nominal sum up to a more or less considerable part of the commercial rate prevailing in that locality. Indeed, occasional cases were reported where board and room were furnished gratis by parents, but these were disregarded in stating the minima in Table X. On the other hand if parents or relatives are in financial straits the amount paid for board and room may be considerable in excess of the commercial rate. The teacher thus employs a charitable fiction to cover what is in reality a contribution to the support of the family. There are also no doubt cases where the food and accommodations supplied at home or by relatives are considerably better than those obtainable at any purely commercial boarding-house, and where a higher rate paid by the teacher is by no means out of proportion to what she receives. Still there must be cases where the reverse is true, and where the teacher nevertheless remains at home in spite of poor accommodations, paying more than they are worth with the purpose of helping out. No replies to a purely statistical inquiry, of course, could bring out underlying conditions of so complex a character. It is for this reason that in presenting in a later section of the report the expenditures of unmarried teachers not only for board and room but for other purposes only those cases are considered where teachers are boarding apart from parents or relatives.

Numerous illustrations of these disturbing factors will be found in the maxima, minima, and average amounts paid for board and room as shown in Table X. Their effect is apparent in the figures already quoted for unmarried women teaching in the grades of Hamilton. In Denver where the average commercial rate reported by 65 unmarried women teachers in the grades was $372.17, the maximum amount reported by one of the 72 teachers living with parents was $600 which just equals the maximum commercial rate reported in that city; while the minimum reported by a teacher

living at home was $16, the average for the 72 unmarried women grade teachers living at home being $251.18, or $120 less than the commercial rate for teachers of this group. In the case of the 17 unmarried women teachers in the grades of Denver, reporting themselves as living with other relatives the maximum is lower and the minimum markedly higher than in the case of those living with parents. The average for the group is also higher than the average of those living with parents, being $326.21 for the year, but this amount is lower than the commercial rate of $372.17. The relative advantage enjoyed by those living with parents or other relatives as compared with those who board elsewhere may best be summed up by the statement that in Denver teachers of the first class pay for board and room at the average weekly rate of $4.83, teachers of the second class $6.26, and of the third class at $7.15.

In Atlanta the maximum reported as paid for board and room by a woman grade teacher living at home was $600, or more than twice the commercial rate prevailing in that city, while the minimum was only $12. By weekly rates women grade teachers in this city paid an average in the case of those living with parents of $3.38; living with other relatives, $4.17; boarding elsewhere, $4.90.

In New Haven similar differences may be noted, the only peculiarity of the results reported being that the average paid for board and room by unmarried women teachers in the grades of that city living with other relatives is slightly higher than the average commercial rate. By average weekly rates women grade teachers living at home paid $4.45; living with other relatives $5.57; living elsewhere $5.42.

Where a sufficient number of cases are present to justify comparisons it will be noted that the average commercial rate for board and room paid by high-school teachers, and by principals, assistant principals, supervisors, etc., is considerably higher than that paid by grade teachers. As between men and women of the same teaching rank the results are conflicting and insufficient. In Denver the 10 unmarried women high-school teachers not boarding with parents or other relatives paid an average of $448 in 1911 for board and room, whereas the 5 men of the same rank and living under similar conditions paid $411. In Atlanta the corresponding figures are, for 8 women $327.25, and for 4 men $372.50; in New Haven, for 7 women, $481.71; for 2 men, $380.

VIII. AVERAGE SALARIES AND OTHER SOURCES OF INCOME OF TEACHERS

In all the cities studied teachers were asked to state the amount of salary received by them during the year 1911, and also their income from other teaching services, their income from other kinds of work or services, and finally any other income received during the same period. The questions on this point specifically mentioned a number of the known commoner sources of extra income to teachers, not so much with a view to the tabulation of the returns in detail, as with the purpose of so defining the inquiries that the writers might not overlook any minor bread-winning pursuits in which they had engaged during the year. A study of the replies indicates that on the whole they were prepared with great care. While the number of gainful pursuits in which teachers as a class engage is considerable, the number open to individual teachers is usually so limited that it is not a difficult matter for them to recall what they were and how much they yielded. One common source of error was noted, however. In fixing the period for which salary was to be stated the calendar year 1911 was decided upon, as the questionnaires were to be distributed early in 1912. Many teachers, of course, are advanced in salary from year to year according to the provisions of the salary schedule of the city in which they are employed. In such cases it was sometimes found that instead of making the necessary calculation teachers merely stated their salary either for the school year 1910–11 or for 1911–12, usually the latter. With the aid of the information given regarding their earlier experience, however, it was possible to make the necessary correction. Questionnaires of a similar character circulated in September or October should, of course, make the salary period cover the preceding school year and the vacation following it. As most teachers who keep accounts base them on this annual period the results from such a method should be as near absolute accuracy as is possible.

The results secured by this line of investigation are presented in Table XI, following.

By far the largest single group of teachers considered in Table XI, as in most of the other tables presented, is that of women grade teachers. Wherever financial conditions are involved this and other groups are further subdivided (1) into the unmarried, and (2) the married, widowed, and divorced. In the latter case the possible support of children or others is a factor requiring special consideration.

Among women grade teachers the unmarried largely predominate, of course. Hence the average salaries received by this group are of great significance. According to Table XI, Denver with $893.32 makes the highest showing in this regard. Cincinnati is a close second, the average reported from that city being $888.03. New Haven follows with $676.48; Hamilton with $629.60, and Atlanta with $564.83.

TABLE XI

Average Salary and Other Income of Teachers

CINCINNATI

Classes of Teachers	Number in Each Class	Average Salary	Income from Other Teaching	Income from Other Services than Teaching	Income from Rents, Investments, Interest, Profits, etc.	Total Average Income	Percentage Added to Salary by			
							Other Teaching	Services Other than Teaching	Rents, Investments, Interest, etc.	Three Preceding Sources
Grade teachers—										
Women, unmarried	434	$ 888.03	$ 13.84	$ 2.39	$ 34.95	$ 939.21	1.5	.3	3.9	5.7
Women, married, widowed, or divorced	11	866.36	2.72	.47	99.27	968.83	.3	.1	11.4	11.8
Men, unmarried	8	876.25	91.25	.....	25.00	992.50	10.4	....	2.9	13.3
Men, married, widowed, or divorced	17	952.94	112.82	75.29	19.94	1,160.99	11.8	7.7	2.1	21.6
High-school teachers—										
Women, unmarried	34	1,305.03	37.35	1.17	54.78	1,398.33	2.8	.1	4.2	7.1
Women, married, etc	1	1,650.00	.....	.....	150.00	1,800.00	.0	.0	9.1	9.1
Men, unmarried	9	1,694.44	161.55	5.55	22.22	1,883.76	9.5	.3	1.3	11.1
Men married, etc	24	1,833.50	155.62	74.70	42.85	2,106.75	8.4	4.0	2.3	14.7
Principals, assistant principals, supervisors, etc.—										
Women, unmarried	0	0	.....	.....	.....	.....	0	0	0	0
Women, married, etc	0	0	.....	.....	.....	.....	0	0	0	0
Men, unmarried	8	1,478.75	175.00	.....	38.93	1,692.68	11.8	0.0	2.6	14.4
Men, married, etc.	56	1,938.92	76.93	45.80	116.46	2,178.11	3.9	2.3	6.0	12.2
Details of unmarried grade women teachers by age groups—										
Under 25	23	622.47	25.86	2.17	34.13	684.63	4.1	.3	5.4	9.8
25 to 30	68	713.01	11.80	4.98	12.09	741.88	1.6	.6	1.7	3.9
30 " 35	93	873.97	11.78	.75	31.78	918.28	1.3	.1	3.6	5.0
35 " 40	78	918.30	19.16	2.11	24.14	963.71	2.1	.2	2.6	4.9
40 " 45	59	971.01	12.94	6.77	28.55	1,019.27	1.3	.7	2.9	4.9
45 " 50	47	995.53	17.30	.....	46.93	1,059.76	1.7	....	4.7	6.4
50 " 55	35	996.28	12.28	.....	61.88	1,070.44	1.2	....	6.4	7.64
55 " 60	17	1,000.00	.58	.....	74.70	1,075.28	.06	....	7.47	7.53
60 and over	14	981.78	.....	.....	99.64	1,081.42	....	....	10.1	10.1
Details of married, etc., grade women teachers by age groups—										
Under 25	0	.....	.....	.....	.....	.....	....	....	....	....
25 to 30	0	.....	.....	.....	.....	.....	....	....	....	....
30 " 35	1	720.00	.....	.....	.....	720.00	....	....	....	....
35 " 40	3	720.00	10.00	1.73	.....	731.73	1.3	.2	....	1.5
40 " 45	0	.....	.....	.....	.....	.....	....	....	....	....
45 " 50	2	825.00	.....	.....	.....	825.00	....	....	....	....
50 " 55	2	1,000.00	.....	.....	201.00	1,201.00	....	....	20.1	20.1
55 " 60	1	1,000.00	.....	.....	200.00	1,200.00	....	....	20.0	20.0
60 and over	2	1,000.00	.....	.....	245.00	1,245.00	....	....	24.5	24.5

TABLE XI—*Continued*

HAMILTON

Classes of Teachers	Number in Each Class	Average Salary	Income from Other Teaching	Income from Other Services than Teaching	Income from Rents, Investments, Interest, Profits, etc.	Total Average Income	Percentage Added to Salary by			
							Other Teaching	Services Other than Teaching	Rents, Investments, Interest, etc.	Three Preceding Sources
Grade teachers—										
Women, unmarried	56	$ 629.60	$ .66	$ 2.94	$ 25.14	$ 658.34	.1	.4	3.9	4.4
Women, married, widowed, or divorced	2	586.25	.....	.....	50.00	636.25	0.0	0.0	8.1	8.1
Men, unmarried	2	713.75	.....	45.00	25.00	783.75	0.0	6.3	3.5	9.8
Men, married, widowed, or divorced	3	893.33	68.00	83.33	100.00	1,144.66	7.6	9.3	11.1	28.0
High-school teachers—										
Women, unmarried	5	913.00	.....	.....	.....	913.00	0.0	0.0	0.0	0.0
Women, married, etc	1	1,000.00	.....	.....	150.00	1,150.00	0.0	0.0	15.0	15.0
Men, unmarried	2	950.00	.....	.....	.....	950.00	0.0	0.0	0.0	0.0
Men, married, etc	4	1,387.50	87.25	.....	337.50	1,812.25	6.2	0.0	24.3	30.5
Principals, assistant principals, supervisors, etc.—										
Women, unmarried	1	843.00	.....	.....	30.00	873.00	0.0	0.0	3.5	3.5
Women, married, etc	0	.....	.....	.....	.....	.....	...	....	....	....
Men, unmarried	1	787.00	.....	150.00	.....	937.00	0.0	19.0	0.0	19.0
Men, married, etc	3	1,350.00	.....	.....	.....	1,350.00	0.0	0.0	0.0	0.0
Details of unmarried grade women teachers by age groups—										
Under 25	9	464.02	.....	1.66	13.74	479.42	...	.3	2.9	3.2
25 to 30	10	587.00	.....	3.50	9.50	600.00	...	.6	1.6	2.2
30 " 35	15	643.41	.....	3.00	16.80	663.21	...	.4	2.6	3.0
35 " 40	9	697.72	.77	.....	26.66	725.16	.1	....	3.8	3.9
40 " 45	7	717.85	4.28	.....	42.79	764.92	.5	....	5.8	6.3
45 " 50	6	709.33	.....	11.66	66.33	787.32	...	1.6	9.3	10.9
50 " 55	..	.....	.....	.....	.....	.....	...	....	....	....
55 " 60	..	.....	.....	.....	.....	.....	...	....	....	....
60 and over	..	.....	.....	.....	.....	.....	...	....	....	....
Details of married, etc., grade women teachers by age groups—										
Under 25	..	.....	.....	.....	.....	.....	...	....	....	....
25 to 30	..	.....	.....	.....	.....	.....	...	....	....	....
30 " 35	..	.....	.....	.....	.....	.....	...	....	....	....
35 " 40	1	460.00	.....	.....	100.00	560.00	...	....	21.7	21.7
40 " 45	1	712.50	.....	.....	.....	712.50	...	....	....	0
45 " 50	..	.....	.....	.....	.....	.....	...	....	....	....
50 " 55	..	.....	.....	.....	.....	.....	...	....	....	....
55 " 60	..	.....	.....	.....	.....	.....	...	....	....	....
60 and over	..	.....	.....	.....	.....	.....	...	....	....	....

DENVER

Classes of Teachers	Number in Each Class	Average Salary	Income from Other Teaching	Income from Other Services than Teaching	Income from Rents, Investments, Interest, Profits, etc.	Total Average Income	Percentage Added to Salary by			
							Other Teaching	Services Other than Teaching	Rents, Investments, Interest, etc.	Three Preceding Sources
Grade teachers—										
Women, unmarried	266	$ 893.32	$ 16.63	$ 8.90	$ 68.87	$ 987.72	1.8	.9	7.7	10.4
Women, married, widowed, or divorced	38	863.56	16.15	12.68	108.28	1,000.67	1.8	1.4	12.5	15.7
Men, unmarried	3	848.33	45.00	18.33	61.33	972.99	5.3	2.1	7.2	14.6
Men, married, widowed, or divorced	4	713.75	12.50	45.00	81.25	852.50	1.7	6.3	11.3	19.3
High-school teachers—										
Women, unmarried	30	1,282.81	12.36	20.00	92.75	1,407.92	.9	1.5	7.2	9.6
Women, married, etc	3	1,277.77	9.00	.....	347.00	1,633.77	.7	0.0	27.1	27.8
Men, unmarried	11	1,196.93	18.63	27.72	85.98	1,329.26	1.5	2.3	7.1	10.9
Men, married, etc	25	1,427.03	91.13	66.86	239.16	1,824.18	6.3	4.6	16.7	27.6
Principals, assistant principals, supervisors, etc.—										
Women, unmarried	12	1,138.10	41.46	.....	107.06	1,286.62	3.6	0.0	9.4	13.0
Women, married, etc	6	1,316.66	100.33	8.33	154.16	1,579.48	7.6	0.6	11.7	19.9
Men, unmarried	1	1,400.00	342.00	.....	.....	1,742.00	24.4	0.0	0.0	24.4
Men, married, etc	15	1,806.71	125.80	149.46	101.60	2,183.57	6.9	8.2	5.6	20.7
Details of unmarried grade women teachers by age groups—										
Under 25	8	625.75	3.12	3.12	6.59	638.58	.5	.5	1.0	2.0
25 to 30	40	736.87	13.67	7.45	17.24	775.23	1.8	1.0	2.3	5.1
30 " 35	69	877.66	12.22	2.90	36.41	929.19	1.3	.3	4.1	5.7
35 " 40	36	918.38	5.97	3.33	40.30	967.98	.6	.3	4.3	5.2
40 " 45	47	970.74	15.32	28.62	101.38	1,116.06	1.5	2.9	10.4	14.8
45 " 50	24	964.98	43.33	.....	104.44	1,112.75	4.4	...	10.8	15.2
50 " 55	27	954.39	38.29	14.07	157.37	1,164.12	4.0	1.4	16.4	21.8
55 " 60	10	979.00	.....	.....	113.50	1,092.50	....	...	11.5	11.5
60 and over	5	1,036.00	.....	.....	191.60	1,227.60	....	...	18.5	18.5
Details of married, etc., grade women teachers by age groups—										
Under 25	0	.....	.....	.....	.....	.....	....	...	....	....
25 to 30	6	695.66	23.83	2.00	10.33	731.82	3.4	.2	1.4	5.0
30 " 35	2	873.00	7.50	.....	.....	880.50	.8	...	....	.8
35 " 40	8	912.43	12.62	56.00	143.46	1,124.51	1.3	6.1	15.7	23.1
40 " 45	12	869.66	3.75	.83	129.25	1,003.49	.4	.1	14.8	15.3
45 " 50	3	912.00	70.00	.....	.....	982.00	7.6	...	....	7.6
50 " 55	5	907.20	20.00	2.40	100.80	1,030.40	2.2	.2	1.1	3.5
55 " 60	1	960.00	.....	.....	350.00	1,310.00	....	...	36.4	36.4
60 and over	1	928.00	.....	.....	500.00	1,428.00	....	...	53.8	53.8

TABLE XI—*Continued*

ATLANTA

Classes of Teachers	Number in Each Class	Average Salary	Income from Other Teaching	Income from Other Services than Teaching	Income from Rents, Investments Interest Profits, etc.	Total Average Income	Percentage Added to Salary by			
							Other Teaching	Services Other than Teaching	Rents, Investments, Interest, etc.	Three Preceding Sources
Grade teachers—										
Women, unmarried	198	$ 564.83	$ 5.94	$ 10.06	$ 15.45	$ 596.28	1.1	1.7	2.7	5.5
Women, married, widowed, or divorced	15	654.88	21.66	10.66	114.73	801.93	3.2	1.6	17.5	22.3
Men, unmarried	0	.....	.....	.....	.....	.....	....	....	....	....
Men, married, widowed, or divorced	0	.....	.....	.....	.....	.....	....	....	....	....
High-school teachers—										
Women, unmarried	20	981.59	4.00	8.05	94.19	1,087.83	.4	.8	9.5	10.7
Women, married, etc.	0	.....	.....	.....	.....	.....	....	....	....	....
Men, unmarried	6	1,540.66	.....	171.66	10.00	1,722.32	.0	11.1	.6	11.7
Men, married, etc	3	1,644.66	133.33	25.00	333.33	2,136.32	8.1	1.5	20.2	29.8
Principals, assistant principals, supervisors, etc.—										
Women, unmarried	38	910.49	17.23	5.60	114.87	1,048.19	1.8	.6	12.5	14.9
Women, married, etc	11	920.63	.....	.....	227.72	1,148.39	0.0	0.0	24.7	24.7
Men, unmarried	0	.....	.....	.....	.....	.....	....	....	....	....
Men, married, etc	3	1,566.66	.....	.....	83.33	1,649.99	0.0	0.0	5.3	5.3
Details of unmarried grade women teachers by age groups—										
Under 25	88	500.24	1.52	3.74	7.78	513.28	.3	.7	1.5	2.5
25 to 30	54	569.52	2.64	11.82	4.61	588.59	.4	2.0	.8	3.2
30 " 35	32	641.16	.78	8.60	26.45	676.99	.1	1.3	4.1	5.5
35 " 40	11	712.60	6.81	50.00	61.00	830.41	.9	7.0	8.5	16.4
40 " 45	9	660.14	88.88	22.22	58.02	829.26	13.4	3.3	8.7	25.4
45 " 50	3	676.66	.....	.....	28.66	705.32	....	....	4.2	4.2
50 " 55	0	.....	.....	.....	.....	.....	....	....	....	....
55 " 60	1	735.00	.....	.....	.....	735.00	....	....	....	....
60 and over	0	.....	.....	.....	.....	.....	....	....	....	
Details of married, etc., grade women teachers by age groups—										....
Under 25	0	.....	.....	.....	.....	.....	....	....	....	....
25 to 30	3	581.16	.....	20.00	20.00	621.16	....	3.4	3.4	6.8
30 " 35	1	553.40	.....	.....	.....	553.40	0	....	....	0
35 " 40	3	621.66	100.00	.....	.....	721.66	16.0	....	....	16.0
40 " 45	4	654.90	6.25	.....	256.25	917.40	.9	....	39.1	40.0
45 " 50	2	686.75	.....	.....	70.00	756.75	....	....	10.1	10.1
50 " 55	2	834.10	.....	50.00	248.00	1,132.10	....	5.9	29.7	35.6
55 " 60	0	.....	.....	.....	.....	.....	....	....	....	....
60 and over	0	.....	.....	.....	.....	.....	....	....	....	....

Classes of Teachers	Number in Each Class	Average Salary	Income from Other Teaching	Income from Other Services than Teaching	Income from Rents, Investments, Interest, Profits, etc.	Total Average Income	Percentage Added to Salary by			
							Other Teaching	Services Other than Teaching	Rents, Investments, Interest, etc.	Three Preceding Sources
Grade teachers—										
Women, unmarried	155	$ 676.48	$ 6.12	$ 2.15	$ 36.97	$ 721.72	.9	.3	5.4	6.6
Women, married, widowed, or divorced	6	773.88	54.58	16.66	162.33	1,007.45	7.1	2.1	20.9	30.1
Men, unmarried	2	825.00	75.00	24.00	144.50	1,068.50	9.1	2.9	17.5	29.5
Men, married, widowed, or divorced	0	.....	.....	.....	.....	.....	....	....	....	....
High-school teachers—										
Women, unmarried	17	1,006.61	14.29	6.17	49.82	1,076.89	1.4	.6	4.9	6.9
Women, married, etc.	0	.....	.....	.....	.....	.....	....	....	....	....
Men, unmarried	2	1,075.00	.....	80.00	5.00	1,160.00	0.0	7.4	.4	7.8
Men, married, etc.	8	1,541.32	74.75	3.75	75.00	1,694.82	4.8	.2	4.8	9.8
Principals, assistant principals, supervisors, etc.—										
Women, unmarried	17	926.47	2.05	2.35	75.00	1,005.87	.2	.2	8.0	8.4
Women, married, etc.	0	.....	.....	.....	.....	.....	....	....	....	....
Men, unmarried	1	2,000.00	.....	.....	.....	2,000.00	0.0	0.0	0.0	0.0
Men, married, etc.	4	2,350.00	25.00	.....	141.25	2,516.25	1.1	0.0	6.0	7.1
Details of unmarried, grade women teachers by age groups—										
Under 25	36	498.48	5.29	.66	8.22	512.65	1.1	.1	1.6	2.8
25 to 30	40	651.40	9.14	4.60	14.22	679.36	1.4	.7	2.1	4.2
30 " 35	25	754.26	2.40	.....	27.03	783.69	.3	....	3.5	3.8
35 " 40	15	754.33	9.60	2.08	56.44	822.45	1.2	.2	7.4	8.8
40 " 45	15	786.21	6.00	1.33	51.31	844.85	.7	.1	6.5	7.3
45 " 50	14	774.18	7.14	5.35	123.46	910.13	.9	.6	15.9	17.4
50 " 55	8	806.25	.....	.....	100.62	906.87	....	....	12.4	12.4
55 " 60	0	.....	.....	.....	.....	.....	....	....	....	....
60 and over	2	800.00	.....	.....	20.00	820.00	....	....	2.5	2.5
Details of married, etc., grade women teachers by age groups—										
Under 25	0	.....	.....	.....	.....	.....	....	....	....	....
25 " 30	0	.....	.....	.....	.....	.....	....	....	....	....
30 " 35	1	650.00	.....	100.00	.....	750.00	....	15.3	....	15.3
35 " 40	1	750.00	152.50	.....	300.00	1,202.50	20.3	....	40.0	60.3
40 " 45	0	.....	.....	.....	.....	.....	....	....	....	....
45 " 50	2	825.00	87.50	.....	140.00	1,052.50	10.6	....	16.7	27.3
50 " 55	1	843.20	.....	.....	394.00	1,237.20	....	....	46.7	46.7
55 " 60	1	750.00	.....	.....	.....	750.00	....	....	....	....
60 and over	0	.....	.....	.....	.....	.....	....	....	....	....

Owing to the relatively small number involved the average salaries reported by married, widowed, or divorced teachers of the same rank are not so significant. Their accidental location according to the prevailing salary schedule must determine the result to a large extent. If married women are still being employed in considerable numbers a larger proportion of them will be in receipt of smaller salaries and their average will consequently be lowered somewhat. If, on the other hand, such cases represent those who are being retained from an earlier period of appointment they will probably be in receipt of maximum salaries according to the schedule in force and their average salary will accordingly be higher. In Denver, the only city where the number of women grade teachers who are married, widowed, or divorced is considerable, the average salary reported by this group is slightly lower than that of the unmarried. In Cincinnati and Hamilton it is also lower; in both New Haven and Atlanta, on the other hand, it is about one hundred dollars higher. The order of the cities from highest to lowest according to the average salaries of this group is as follows: Cincinnati, Denver, New Haven, Hamilton, and Atlanta.

Unmarried men teaching in the grades are usually beginning their teaching experience. The average salaries reported by the small number of teachers belonging to this group are slightly lower than those of the unmarried women in Cincinnati and Denver. In Hamilton and New Haven only two men of this group and conjugal condition replied; in Atlanta none.

Married men teaching in the grades also form a small group. No cases of this sort were reported from Atlanta or New Haven. In Cincinnati where there were seventeen, the average salary reported was $952.94, which is considerably in excess of the average reported by women of the same rank in that city. In Hamilton also their average is the highest shown in this group of teachers. In Denver, on the other hand, it is the lowest.

The number of married high-school women teachers reporting is so small as to be of little significance. The number of unmarried women teachers of this rank who replied to the questionnaire is, however, sufficiently large to make the average salaries reported typical for this group. Cincinnati leads with $1,305.03; Denver is second with $1,282.81; New Haven, third, $1,006.61; Atlanta fourth, $981.59, and Hamilton, fifth, $913.00.

Both married and unmarried men reported in satisfactory numbers from among the high-school teachers of the cities studied. In every case the average salaries of the former are larger, reflecting their longer teaching experience. Cincinnati leads both lists with an average of $1,694.44 for unmarried and $1,833.50 for married men high-school teachers. On this basis the small number of high-school men teachers reporting from Atlanta take high rank, being second only to Cincinnati. The average for the six unmarried men teaching in the Atlanta high schools is $1,540.66, for the

three married men $1,644.66. Denver is third, New Haven fourth in averages for unmarried men teaching in the high schools. The relative positions of the two cities are reversed for married men. Hamilton reports the lowest averages for men high-school teachers in the list, $950 for unmarried and $1,387.50 for married.

Cincinnati reports no women of the rank of principals, assistant principals, supervisors, etc. Hamilton has only one such case. Of the remaining three cities Denver reports the highest average salaries ranging from two to four hundred dollars above those paid in Hamilton or Atlanta.

Married men largely outnumber the unmarried in the group of principals, assistant principals, supervisors, etc.

The average salaries reported by the former are in New Haven $2,350; in Cincinnati, $1,938.92; in Denver, $1,806; in Atlanta $1,566.66, and in Hamilton, $1,350. In none of the cities except Cincinnati were reports received from more than one unmarried man of the rank of principal, assistant principal, supervisor, etc. For the eight who reported in Cincinnati the average salary was $1,478.75.

Turning now to the additional sources of income reported by teachers classified as (1) income from other teaching service; (2) income from other kinds of work or service rendered; and, (3) all other income, it will be noted that the first two of these headings are forms of labor rewarded by wages or salary payments, while the third, which was defined by the questionnaire to include rental of rooms, profits on investments, interest on savings, etc., is primarily an inquiry regarding rent or interest. Combined these three categories afford a measure of the extent to which teachers are able to supplement their salaries from all other sources.

In the following summary groups of teachers are arranged in order according to the success with which they have added to their salaries from all other sources combined. It should perhaps be explained at this point that the percentage given for each group is based upon averages for the whole group, whether or not all the individuals in the group report outside sources of income. Thus in the case of 25 Denver high-school men—married, widowed, or divorced—who form the only large group numerically considered adding altogether over 25 per cent to their incomes, it is not to be understood that all the 25 teachers concerned do supplement their salaries from all other sources. As a matter of fact two of them depend upon their salaries alone. The actual situation of this group may be stated as follows. Altogether the 25 teachers earn in salaries $35,675.75. To this some of them add $2,278.25, received for other teaching services; $1,671.50 for services of other kinds; and $5,979.00 from all other sources. Dividing these amounts by 25, the total number of teachers in the group, gives an average salary of $1,427.03, an average income from other teaching of $91.13, or 6.3 per cent of the average salary; an average income from other services of $66.86, or 4.6 per cent of the average salary, and finally, an

TABLE XII

PROPORTION TO AVERAGE SALARIES OF ALL OTHER INCOME OF TEACHERS

City	Group	Number in Group	Percentage
ADDING MORE THAN 25 PER CENT TO SALARY			
Hamilton	High-school men—married, widdowed or, divorced	4	30.5
New Haven	Grade women—married, widowed, or divorced	6	30.1
Atlanta	High-school men—married, widowed, or divorced	3	29.8
New Haven	Grade men—unmarried	2	29.5
Hamilton	Grade men—married, widowed, or divorced	3	28.0
Denver	High-school women—married, widowed, or divorced	3	27.8
Denver	High-school men—married, widowed, or divorced	25	27.6
ADDING BETWEEN 20 AND 25 PER CENT TO SALARY			
Atlanta	Principals, etc., women—married, widowed, or divorced	11	24.7
Denver	Principals, etc., men—unmarried	1	24.4
Atlanta	Grade women—married, widowed, or divorced	15	22.3
Cincinnati	Grade men—married, widowed, or divorced	17	21.6
Denver	Principals, etc., men—married, widowed, or divorced	15	20.7
ADDING BETWEEN 15 AND 20 PER CENT TO SALARY			
Denver	Principals, etc., women—married, widowed, or divorced	6	19.9
Denver	Grade men—married, widowed, or divorced	4	19.3
Hamilton	Principals, etc., men—unmarried	1	19.0
Denver	Grade women—married, widowed, or divorced	38	15.7
Hamilton	High-school women—married, widowed, or divorced	1	15.0
ADDING BETWEEN 10 AND 15 PER CENT TO SALARY			
Atlanta	Principals, etc., women—unmarried	38	14.9
Cincinnati	High-school men—married, widowed, or divorced	24	14.7
Denver	Grade men—unmarried	3	14.6
Denver	Principals, etc., men—unmarried	8	14.4
Denver	Grade men—unmarried	8	13.3
Denver	Principals, etc., women—unmarried	12	13.0
Cincinnati	Principals, etc., men—married, widowed, or divorced	56	12.2
Cincinnati	Grade women—married, widowed, or divorced	11	11.8
Atlanta	High-school men—unmarried	6	11.7
Cincinnati	High-school men—unmarried	9	11.1
Denver	High-school men—unmarried	11	10.9
Atlanta	High-school women—unmarried	20	10.7
Denver	Grade women—unmarried	266	10.4
ADDING BETWEEN 5 AND 10 PER CENT TO SALARY			
New Haven	High-school men—married, widowed, or divorced	8	9.8
Hamilton	Grade men—unmarried	2	9.8
Denver	High-school women—unmarried	30	9.6
Cincinnati	High-school women—married, widowed, or divorced	1	9.1
New Haven	Principals, etc., women—unmarried	17	8.4
Hamilton	Grade women—married, widowed, or divorced	2	8.1
New Haven	High-school men—unmarried	2	7.8
Cincinnati	High-school women—unmarried	34	7.1
New Haven	Principals, etc., men—married, widowed, or divorced	4	7.1
New Haven	High-school women—unmarried	17	6.9
New Haven	Grade women—unmarried	155	6.6
Cincinnati	Grade women—unmarried	434	5.7
Atlanta	Grade women—unmarried	198	5.5
Atlanta	Principals, etc., men—married, widowed, or divorced	3	5.3
ADDING 0 TO 5 PER CENT TO SALARY			
Hamilton	Grade women—unmarried	56	4.4
Hamilton	Principals, etc., women—unmarried	1	3.5
ADDING NOTHING TO SALARY			
Hamilton	High-school women—unmarried	5	0.0
Hamilton	High-school men—unmarried	2	0.0
Hamilton	Principals, etc., men—married, widowed, or divorced	3	0.0
New Haven	Principals, etc., men—unmarried	1	0.0

average income from other sources of $239.16, or 16.7 per cent of the average salary, making a total of $1,824.18 for the group, which is 27.6 per cent higher than the average salary of the group. Of course averages based upon the number of those only who add to salaries from other sources would be larger, but as the purpose of the figures is to show the opportunities open to all the teachers of the same rank to add to their salaries a better picture of the real situation is presented by the method adopted. A large proportion of the extra jobs reported by teachers are temporary in character, some of them lasting only for the summer or for part of a year. If averages of outside earnings are to reflect actual conditions, therefore, they should be based, as in Table XII, on *all* the teachers of the various groups, and not upon those only who happen to be in receipt of additional income for the year under consideration.

For convenience the results presented above may be brought together in the following summary tables.

TABLE XIII

NUMBER OF TEACHERS IN GROUPS ADDING CERTAIN PERCENTAGES TO SALARY FROM ALL SOURCES, BY SEXES AND CONJUGAL CONDITION

ADDING TO SALARY	NUMBER IN GROUPS							
	WOMEN			MEN			BOTH SEXES	
	Single	Married, Widowed, or Divorced	Total	Single	Married, Widowed, or Divorced	Total	Total	Percentage
25 per cent and over	0	9	9	2	35	37	46	2.9
20 to 25 per cent	0	26	26	1	32	33	59	3.7
15 " 20 " "	0	45	45	1	4	5	50	3.1
10 " 15 " "	336	11	347	45	80	125	472	29.3
5 " 10 " "	885	3	888	4	15	19	907	56.8
0 " 5 " "	57	0	57	0	0	0	57	3.5
Nothing	5	0	5	3	3	6	11	.7
Total	1,283	94	1,377	56	169	225	1,602	100.0

TABLE XIV

NUMBER OF TEACHERS IN GROUPS ADDING CERTAIN PERCENTAGES TO SALARY FROM ALL SOURCES, BY TEACHING RANK

ADDING TO SALARY	I GRADE TEACHERS			II HIGH-SCHOOL TEACHERS			III PRINCIPALS, ASSISTANT PRINCIPALS, SUPERVISORS		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
25 per cent and over	6	5	11	3	32	35	0	0	0
20 to 25 per cent	15	17	32	0	0	0	11	16	27
15 " 20 " "	38	4	42	1	0	1	6	1	7
10 " 15 " "	277	11	288	20	50	70	50	64	114
5 " 10 " "	789	2	791	82	10	92	17	7	24
0 " 5 " "	56	0	56	0	0	0	1	0	1
Nothing	0	0	0	5	2	7	0	4	4
Total	1,181	39	1,220	111	94	205	85	92	177

More than half the teachers in all cities—56.8 per cent, exactly—it will be noted belong to groups which from all sources add to their salaries between 5 and 10 per cent. Nearly 30 per cent of them belong to groups adding 10 to 15 per cent to their salaries from all sources. Four and two-tenths per cent belong to groups adding less than 5 per cent; and less than 10 per cent of them—9.7 per cent, exactly—belong to groups adding more than 15 per cent to their salaries. Altogether, therefore, the opportunities open to teachers to supplement their incomes from other sources in the cities studied are not very largely productive. The force of this conclusion is strengthened when we note that the great majority of these who add from 5 to 10 or from 10 to 15 per cent to their salaries belong to the group of women grade teachers whose salaries are the lowest reported in the five cities, ranging from $564.83 in Atlanta to $893.32 in Denver. It will also be noted that the largest proportion of men belong to groups adding 10 to 15 per cent to their salaries, while the largest proportion of women belong to groups adding from 5 to 10 per cent to salaries. Table XIV also shows that high-school teachers and principals, assistant principals, supervisors, etc., enjoy much better opportunities in the way of adding to their salaries than grade teachers. The manifest advantage enjoyed by married teachers of both sexes, according to Tables XII and XIII will be dealt with in connection with the further analysis of the extra income of teachers.

So far we have been considering additions to the teachers' salary from all sources, including not only their earnings from services, but also rent and interest from property and savings generally. Considering the latter items alone the results of Table XI may be presented in summary fashion as follows:

TABLE XV

NUMBER OF TEACHERS IN GROUPS ADDING CERTAIN PERCENTAGES TO SALARY FROM RENT AND INTEREST ON PROPERTY AND SAVINGS GENERALLY, BY SEX AND CONJUGAL CONDITION

ADDING TO SALARY FROM THIS SOURCE	NUMBER IN GROUPS						BOTH SEXES	
	WOMEN			MEN				
	Single	Married, Widowed, or Divorced	Total	Single	Married, Widowed, or Divorced	Total	Total	Percentage of Total
25 per cent and over	0	3	3	0	0	0	3	0.2
20 to 25 per cent	0	17	17	0	7	7	24	1.5
15 " 20 " "	0	16	16	2	25	27	43	2.6
10 " 15 " "	38	55	93	0	7	7	100	6.2
5 "10 " "	500	3	503	14	78	92	595	37.2
0 " 5 " "	740	0	740	35	49	84	824	51.5
Nothing	5	0	5	5	3	8	13	.8
Total	1,283	94	1,377	56	169	225	1,602	100.0

Nearly 90 per cent of the teachers in the cities studied—89.5 per cent, exactly—belong to groups adding less than 10 per cent to their salaries from rent and interest on property and savings generally. More than one-half—

52.3 per cent, exactly—add less than 5 per cent to their salaries from this source. While there are some groups where income of this description amounts to 20 or 25 per cent of salary, such cases are clearly exceptional. Groups of women teachers adding over 15 per cent to their salaries from this source included only 2.6 per cent of the total number of women teachers studied, whereas 15.1 per cent of the men belong to groups adding over 15 per cent to their salaries from this source. Table XV also shows very strikingly that married, widowed, or divorced teachers add higher percentages to their salary from rent and interest on property and savings than do unmarried teachers. This is true of both sexes. So far as married men are concerned, this is due to the larger proportion of men in better paid positions and with longer teaching experience behind them during which savings have accumulated. Even with this additional income, however, the burden of family support upon the married man is much heavier, on the average, than upon single teachers with dependents, as was indicated in an earlier section of this report. The larger income from property shown by married, widowed, or divorced as compared with single women is only in part due to longer teaching experience and consequent larger savings. Examination shows that many women of the former class, and this is particularly true of widows, add something to their salaries by renting rooms in houses provided for them or left to them at death by husbands. Other widows received considerable sums from insurance companies which they have carefully invested. While for women of this group the returns from property represent considerable percentages additional to the salaries they receive, yet the salaries themselves are in most cases small. Moreover, so far as this additional income takes the form of rentals, it may indicate not prosperity but overcrowding and subletting of rooms to meet mortgage payments. The details for married, widowed, and divorced grade women teachers in Table XI show that the absolute amounts of such additions to their income are low, in the great majority of cases being less than $250 per year. Considering the burden of children in addition to other dependents which some of them must carry it is evident that the small additional income they report from savings and property still leaves them at a disadvantage as compared with the single woman teacher.

In Tables XVI and XVII extra incomes from teaching and other services are combined.

It will be noted at once that extra earnings from teaching or other kinds of work do not reach the high percentages shown in exceptional cases by the returns from property. According to Table XV, 27 teachers belonged to groups adding more than 20 per cent to their salaries from the latter source. The present table shows only one case, that of a man principal in Denver, who reported an income from other teaching in excess of 20 per cent of his regular salary.

More than half of all the teachers—exactly 50.9 per cent—belong to

groups adding less than 2½ per cent to salaries by extra teaching or other work. Nearly 90 per cent—exactly 86.8 per cent—belong to groups adding less than 5 per cent to salaries from these sources. In practice, therefore, the opportunities open to teachers to supplement their salaries by outside work are not very largely productive.

TABLE XVI

NUMBER OF TEACHERS IN GROUPS ADDING CERTAIN PERCENTAGES TO SALARY BY OUTSIDE TEACHING OR OTHER SERVICES, ACCORDING TO SEX AND CONJUGAL CONDITION

ADDING TO SALARY FROM THESE SOURCES	NUMBER IN GROUPS						BOTH SEXES	
	WOMEN			MEN				
	Single	Married, Widowed, or Divorced	Total	Single	Married, Widowed, or Divorced	Total	Total	Percentage of Total
25 per cent and over	0	0	0	0	0	0	0	
20 to 25 per cent	0	0	0	1	0	1	1	.1
15 " 20 " "	0	0	0	1	35	36	36	2.2
10 " 15 " "	0	0	0	24	49	73	73	4.5
5 " 10 " "	0	12	12	16	75	91	103	6.4
2½ " 5 " "	510	53	563	11	0	11	574	35.9
0 " 2½ " "	767	14	781	0	4	4	785	49.0
Nothing	6	15	21	3	6	9	30	1.9
Total	1,283	94	1,377	56	169	225	1,802	100.0

TABLE XVII

NUMBER OF TEACHERS IN GROUPS ADDING CERTAIN PERCENTAGES TO SALARY FROM OUTSIDE TEACHING AND OTHER SERVICES ACCORDING TO TEACHING RANK AND SEX

ADDING TO SALARY FROM THESE SOURCES	I GRADE TEACHERS			II HIGH-SCHOOL TEACHERS			III PRINCIPALS, ASSISTANT PRINCIPALS, SUPERVISORS, ETC.			GRAND TOTAL
	Women	Men	Total	Women	Men	Total	Women	Men	Total	
25 per cent and over	0	0	0	0	0	0	0	0	0	0
20 to 25 per cent	0	0	0	0	0	0	0	1	1	1
15 " 20 " "	0	20	20	0	0	0	0	16	16	36
10 " 15 " "	0	10	10	0	55	55	0	8	8	73
5 " 10 " "	6	9	15	0	26	26	6	56	62	103
2½ " 5 " "	517	0	517	34	11	45	12	0	12	574
0 " 2½ " "	656	0	656	70	0	70	55	4	59	785
Nothing	2	0	2	7	2	9	12	7	19	30

The difference between men and women in this respect is very marked. Out of 225 men, 110 belong to groups adding more than 10 per cent to their salaries by extra teaching or other work. None of the women belong to groups earning over 10 per cent additional in this way, and only 12 women out of 1,377 belong to groups adding by outside work from 5 to 10 per cent of their salaries to their income. Married, widowed, and divorced teachers of both sexes make a larger showing in this connection than single teachers. Compared by teaching ranks, men grade teachers show a somewhat larger proportion of their number earning high percentages additional to salary than do high-school teachers or principals, assistant principals, super-

visors, etc. The tendency to do as much outside work as possible thus shown on the part of married and grade men teachers doubtless reflects the burden of family support and low salaries received.

In Tables XVI and XVII earnings of teachers from outside teaching and from all other services were combined. Both of course involve direct drafts upon the teachers' energy and leisure, and in this respect differ from the earnings from savings and property considered in Table XV which demand no effort beyond that of investment and management. It is interesting, further, to ascertain the relative importance of the earnings of teachers from labor as distinguished (I) into earnings derived from other teaching, and (II) those derived from work or service other than teaching. The following table does this roughly by presenting the number of teachers in groups in which I exceeds II, II exceeds I, or in which no earnings of either sort are reported.

TABLE XVIII

NUMBER OF TEACHERS IN GROUPS ACCORDING TO RELATIVE IMPORTANCE OF EARNINGS FROM OTHER TEACHING AND FROM SERVICES OTHER THAN TEACHING, BY CITIES

CITIES	NUMBER IN GROUPS		
	In Which Earnings from Other Teaching Exceed Earnings from Services Other than Teaching	In Which Earnings from Services Other than Teaching Exceed Earnings from Other Teaching	In Which No Earnings of Either Sort Are Reported*
Cincinnati	601	0	1
Hamilton	4	62	14
Denver	354	60	0
Atlanta	56	224	14
New Haven	209	2	1
Total	1,224	348	30

* Including one case where the earnings from the two sources are the same.

In Cincinnati, Denver, and New Haven the opportunities for earnings in addition to salary are much larger from outside teaching than from other forms of labor. The reverse is true in Hamilton and Atlanta. So far as this situation can be explained, it is natural that teachers seeking additional income should turn first to outside teaching. They have been trained to this work and can normally sell their labor to better advantage in this than in other fields. But opportunities to do so are not always present. In large cities which have established night, continuation, and other special schools of various sorts, regular teachers are usually preferred for this service and earn considerable amounts in addition to their salaries by undertaking it. No doubt, also, the demand for special instruction by individuals, classes, and clubs is generally greater in proportion in large than in small cities, although it must be admitted that communities of the same size often vary widely in this respect. In larger cities therefore, and sometimes in smaller cities which are educationally progressive, the teacher readily finds outside teaching work to do. In other places additional income

must be sought in other fields. It is to be regretted in some ways that teachers in larger and more progressive cities do find opportunities for so much outside teaching. Usually such employment enhances the monotony of the regular day's work, it is equally confining, and unlike the workman's overtime it is seldom paid at as large a rate per hour as his regular teaching. Of course outside work of any sort materially reduces the teacher's time for leisure, social intercourse, and recreation, and also his opportunities for the study and preparation of his regular work and for general professional study and development. In any well-regulated school system the latter demands are likely to be quite sufficient to fully occupy the teacher of ordinary physical stamina during the school year. Considering the extremely heavy nervous strain of teaching it is even doubtful whether much outside work of a gainful character is desirable during vacations unless it is manual labor in the open air.

Bearing these disadvantages of outside employment in mind the following comparisons of groups of teachers by cities with reference to the percentage earned by extra teaching and other forms of labor do not necessarily reflect credit upon those cities heading the lists. Often outside earnings are simply a measure of the teacher's necessity caused by the burden of the support of a family or other dependents or of supplementing an inadequate salary. On the other hand it may be admitted that very ambitious and capable teachers earning good salaries sometimes overwork simply that they may acquire a little property more rapidly.

Considering only the larger and more representative groups of teachers, the rank of the five cities is as follows: For unmarried grade women teachers, Atlanta is first, where women of this rank and conjugal condition add 2.8 per cent to salaries by outside teaching and other work; Denver, second, 2.7 per cent; Cincinnati, third, 1.8 per cent; New Haven, fourth, 1.2 per cent; Hamilton, fifth, 0.5 per cent. For unmarried women high-school teachers the rank of the cities is as follows: Cincinnati, first, 2.9 per cent; Denver, second, 2.4 per cent; New Haven, third, 2.0 per cent; Atlanta, fourth, 1.2 per cent; and Hamilton, fifth, 0.0 per cent. For married men high-school teachers, Cincinnati is first, 12.4 per cent; Denver, second, 10.9 per cent; Atlanta, third, 9.6 per cent; Hamilton, fourth, 6.2 per cent; and New Haven, fifth, 5.0 per cent. The rank of cities for other teaching groups may readily be worked out from the data given in Table XI. Disregarding the size of groups and considering only the rank indicated by such comparisons as the above, Denver takes first place among the five cities for outside earnings of its teachers, Cincinnati is a close second, Atlanta third, New Haven fourth, and Hamilton last.

The only attempt made to study the salaries and other income of teachers by age groups is presented in Table XI under the details of grade women teachers by age groups. So far as rents and interest on savings and property are concerned these details show in general increasing percentages

added to salary as age increases. Thus unmarried grade women teachers in Denver under twenty-five years of age add only 1.0 per cent to their salaries from this source, while all the age groups beyond forty years of age show corresponding percentages of more than 10.0 per cent, reaching a maximum of 18.5 per cent in the case of those over sixty years of age. With regard to earnings from extra teaching or other services the results are not so clear. In Cincinnati, Hamilton, and New Haven earnings from this source decline as age advances in this group of teachers. In Denver up to fifty-five years and in Atlanta up to forty-five years they increase, but beyond these years no earnings from this source are reported.

In addition to the questions regarding the amount of the outside income of teachers, they were further asked to state the nature of the work or services rendered or other sources from which it accrued. The answers received were so various that they can best be presented in the form of the following outline. Of course it will be understood that no individual teacher reported more than a small number of the gainful pursuits thus listed. The outline is highly suggestive, however, of the great number of different things to which teachers "turn a hand" in the endeavor to supplement their regular salaries. Occupations reported by high-school teachers only are prefixed by an asterisk, and an attempt is made to indicate those occupations most commonly stated by italics.

Outline Showing Sources of the Teacher's Outside Income

I. Income from personal services.
  A. Income from other teaching.
    1. Private lessons, tutoring, etc.
    2. Extra teaching at night.
    3. Extra teaching in alternating schools.
    4. Extra pay for large class.
    5. Teaching in vacation or summer schools.
    6. Teaching in normal schools.
    7. Teaching in mission schools.
    8. *Playground instruction.*
    9. Teaching athletics. Acting as umpire or football official. Giving swimming lessons.
    10. *Teaching in Sunday schools.*

  B. Other personal services.
    1. Work closely connected with teaching.
      a) Lecturing.
      b) Writing for educational journals.
      c) Story telling in libraries.
      **d*) Keeping summer camp for boys; camp councillor and domestic science teacher; manager and dietitian for summer camp.
      e) Holding office in various teachers' organizations.
      f) Attending teachers' institutes.
      **g*) Investigating school apportionments in various cities.
      h) Acting as deputy superintendent.
      i) Inspecting schools for the state.

2. Literary work.
   a) Writing books, short stories, articles for magazines, newspapers, etc.
   b) Criticism of manuscripts for publishing houses.
   c) Book reviews.
   d) Translations.
   e) Proofreading.
   f) Reading to societies.
   g) Writing plots for moving picture shows.
3. Work in music and art.
   a) Music.
      (1) Church organist and choir director; "occasional music for weddings and funerals."
      (2) Soloist in choir.
      (3) Giving vocal and *piano lessons*.
      (4) Singing for clubs, societies, etc.
      (5) Playing piano at mission school.
      (6) Scholarship for "excellence in vocal music."
      (7) Musical organization work.
   b) Art.
      (1) Painting pictures.
      (2) China painting.
      (3) Designing.
      (4) Private art lessons.
      *(5) Arts and crafts work.
      *(6) Engrossing diplomas, resolutions, charters, etc.
      (7) Fancy work, making lace, etc.
      (8) *Dressmaking*.
4. Office work of all kinds.
   **a*) Library work.
   b) Secretarial work.
      (1) Private secretary.
      (2) *Secretary of lodges, insurance companies, building or loan associations*.
      (3) Secretary of various societies.
      (4) Secretary of extension class.
      (5) Bureau work at teachers' conventions.
   c) Clerical work.
      (1) Legal and clerical work for an insurance company.
      (2) Post-office clerk.
      (3) Bookkeeping for small store.
      (4) Clerical work in telephone office.
      (5) Typewriting.
      (6) Public accounting.
      (7) Clerical work for Anti-Tuberculosis League.
      *(8) Y.M.C.A. work.
      (9) Treasurer, Summer Chautauqua.
   d) Other office work.
      (1) Railroad office work.
      (2) Bank employment.
      (3) Work in Superior Court.
      (4) Cashier in a department store.
      (5) Addressing circulars, etc.

5. Soliciting, advertising, etc.
   a) Solicitor for a life insurance company.
   b) Advertising and "looking up prospects" for a piano company.
   c) Real estate broker.
   d) Representing a book concern at summer school.
   e) Collector for a publishing company.
   f) Rent collector.
   **g*) Stock and bond salesman.
   h) Clerk in a department store.
   i) Fire insurance agent.
6. Domestic employment.
   a) Housekeeper.
   b) Assisting in boarding house in work and care of children.
   c) Waitress in a summer hotel ("tips from guests served").
7. Agricultural work.
   **a*) Manager of a farm.
   **b*) Ranch work.
   c) Raising chickens.
   d) Raising fruit.
   e) Gardening.
8. Other employment.
   a) Annexation commissioner.
   **b*) Manufacturing business.
   **c*) Giving "expert advice to a manufacturing firm."
   **d*) Machine shop work.
   e) Carpenter work.
   **f*) Laundry business.
   **g*) Surveyor.
   h) Pastor in a small church.
   i) Auto driver.
   j) Professional nursing.
   k) Directing parties of tourists abroad and to various American cities.

II. Income other than from personal services.
   A. Rental or sale of land.
      1. *Rental of houses, flats, rooms*, etc.
      *2. Rental of real estate.
      3. Commissions for selling land.
   B. Profits on investments.
      1. Real estate investments.
      2. *Interest on bonds;* municipal, building association, etc.
      3. Dividends from stock in gas, waterworks, and other companies.
   C. *Interest on savings and loans.*
   *D. Interest on paid-up life insurance.
   E. Life insurance of deceased parent.
   F. Income from inherited property or from husband's business.
   G. Annuities, sick benefits, pensions, etc.
      1. United States Civil War pensions.
      2. Pension fund for teachers.
   H. Earnings of small sons; one selling papers.
   I. *Gifts from parents or relatives.*

The overwhelming predominance of sedentary clerical and indoor occupations, in the preceding list fully confirms what has already been said on this subject, and is a very disquieting commentary upon the more common sources of the teacher's extra income. One notes with pleasure a small number of instances of outdoor work, such, for example, as playground instruction, teaching athletics, acting as umpire or football official, giving swimming lessons, keeping summer camp for boys, managing a farm, doing ranch work, raising chickens, fruit, and gardening, carpentering, surveying, and even "driving an auto." Still these are exceptions, few in number, and, with the exception of playground instruction, mentioned by almost insignificantly small groups of teachers. The current opinion that teachers are an impractical lot receives a rather rude shock from the imposing list of business-like avocations noted above. That they are narrow—another delusion rather commonly cherished—is contradicted by the amazing versatility shown by the various kinds of outside work they are doing. Even the most recent occupations find recruits from among the ranks of teachers. One of them derives a not inconsiderable income by "writing plots for moving picture shows."

IX. SAVINGS OF TEACHERS DURING 1911

The questionnaires circulated in all the cities asked: "How much were you able to save from your income as teacher during the year January 1, 1911, to December 31, 1911?" Ordinarily teachers are paid by the school year, and figure its financial results at the end of the long vacation following. They are in a much better position therefore, to answer such a question as the foregoing shortly after the two or three lean months of the summer have been lived thru. Of course the period indicated included a summer vacation, but the necessity under which the committee worked of securing results immediately should not be allowed to obscure the advantage to subsequent investigations of asking for such data say late in September or early in October.

It must also be admitted that the form of the question is open to objection. As has been shown above a considerable proportion of teachers add more or less to their salaries from other sources. In such cases it is difficult if not impossible to say just how much of the year's savings came from salary as distinguished from the part coming from other income sources. Nothing more is claimed from the following figures, therefore, than that they represent approximately the average savings that the teachers of the various more numerous groups were able to lay aside from their salaries in 1911. As in other similar cases, and for similar reasons, averages are computed on the basis of the whole number of teachers in each group whether or not they reported any money saved during the year. In a later table the number of those who saved nothing will be given separately, also the number saving various specified amounts. Unfortunately it is not possible to state deficits as well as savings, altho judging from the general statements of teachers a considerable number of them had to meet the former condition during the year of 1911.

The most significant of the foregoing figures are those for unmarried women grade teachers, not only because of the greater numbers represented by this group, but also because the factor of income from other sources than salaries is here reduced to a minimum. In two of the five cities, Cincinnati and Denver, the average savings for 1911 of such teachers closely approached one hundred dollars, or over 10 per cent of average salaries. In spite of the lower average salaries prevailing in Hamilton, the percentage saved from salaries is the highest shown by any city in the list. This is doubtless due to its much smaller population and consequent lower cost of living. Attention has already been called to the very moderate rate paid for board in this city. In Atlanta not only is the average amount reported as saved from salary the lowest in the list, but the percentage saved is also lowest.

Among unmarried women high-school teachers the amounts reported as saved in 1911 are not only larger absolutely, but also, with the exception of

New Haven, larger relatively to salaries than is the case with grade teachers. Thus in Cincinnati the average salary paid unmarried women high-school teachers is 46.9 per cent higher than the average salary of unmarried women grade teachers, but the average savings of the former in 1911 were over 100 per cent greater. Unmarried women grade teachers in the five cities with average salaries ranging in round numbers between $500 and

TABLE XIX

AVERAGE SALARIES AND SAVINGS OF CERTAIN GROUPS OF TEACHERS IN 1911 BY CITIES*

City	Number of Teachers of This Group	Average Salary	Average Savings	Percentage of Average Savings to Average Salary
UNMARRIED WOMEN GRADE TEACHERS				
Cincinnati	434	$888.03	$99.22	11.17
Hamilton	56	629.60	75.78	12.03
Denver	266	893.32	93.82	10.50
Atlanta	198	564.83	33.50	5.09
New Haven	155	676.48	51.40	7.59
UNMARRIED WOMEN HIGH-SCHOOL TEACHERS				
Cincinnati	34	$1,305.03	$202.75	15.53
Hamilton	5	913.00	175.00	19.16
Denver	30	1,282.81	268.23	20.91
Atlanta	20	981.59	93.90	9.57
New Haven	17	1,006.61	73.53	7.30
MARRIED MEN HIGH-SCHOOL TEACHERS				
Cincinnati	24	$1,833.50	$319.77	17.44
Hamilton	4	1,387.50	275.00	19.82
Denver	25	1,427.03	149.40	10.47
Atlanta	3	1,644.66	0.00	0.00
New Haven	8	1,541.32	200.00	12.97
MARRIED MEN PRINCIPALS, ASSISTANT PRINCIPALS, SUPERVISORS, ETC.				
Cincinnati	56	$1,938.92	$286.85	14.8
Hamilton	3	1,350.00	200.00	14.8
Denver	15	1,806.71	50.00	2.7
Atlanta	3	1,566.66	200.00	12.8
New Haven	4	2,350.00	150.00	6.4

* Comparing average savings from salary for 1911 with total average savings as presented in Table XXII and with years of experience (see Table XXXV), an apparent discrepancy will be noted. Thus, to cite one instance, unmarried grade women teachers between forty-five and fifty years of age in Cincinnati reported savings from salary in 1911 of $126.88, their average teaching experience was 24.91 years, and the average total amount saved from salaries they estimate as $1,141.27. Of course if these women had saved the amount stated for 1911 for twenty-five years they would have laid aside from salaries a much larger sum than $1,141.27. It must be remembered, however, that during the earlier years of their teaching experience they were receiving lower salaries fixed in the then prevailing salary schedules. Some of them came originally from country schools where their incomes were even lower. Sickness, death of relatives, or other misfortune likely to occur during a long period of time may also have wiped out part of their savings.

$900 saved from salaries on an average from $30 to $100. Unmarried women high-school teachers with average salaries ranging between $900 and $1,300 saved from salaries on an average between $75 and $270. Hamilton teachers of this group again make a very favorable showing as to percentage of salary saved. Altho Atlanta pays teachers of this group slightly lower average salaries than New Haven, average savings for 1911 were considerably higher in the former city.

Married men of the rank of high-school teachers and of principals, assistant principals, supervisors, etc., supplement their salaries with earnings and income from other sources to a much greater extent than do unmarried women of the two teaching groups just considered. This disturbing factor probably explains the larger absolute average amounts which men of this rank report as saved in 1911. It will be noted, however, that Denver furnishes a rather striking exception. The numbers of teachers of these groups in some of the cities are too low to make comparisons between cities worth while. Again, however, Hamilton in spite of low average salaries makes a good showing both as to absolute amount and percentage of salary saved. Cincinnati with the highest average salaries paid married men high-school teachers also shows the highest average amount saved. The same city is second as to average salaries paid to married men of the rank of principals, assistant principals, supervisors, etc., but first as to the average amount saved in 1911.

In Table XX the average savings of unmarried women grade teachers are presented for the various age groups by cities in comparison with their average salaries.

TABLE XX

AVERAGE SALARIES AND SAVINGS OF UNMARRIED WOMEN GRADE TEACHERS IN 1911 BY CITIES

Age Group	CINCINNATI				HAMILTON			
	Number in Group	Salary	Savings	Percentage of Savings to Salary	Number in Group	Salary	Savings	Percentage of Savings to Salary
Under 25...	23	$ 622.47	$55.82	8.97	9	$464.02	$ 51.11	11.01
25–30.....	68	713.01	74.93	10.51	10	587.00	56.50	9.62
30–35.....	93	873.97	89.45	10.24	15	643.41	96.60	15.01
35–40.....	78	918.30	106.21	11.56	9	697.72	63.33	9.09
40–45.....	59	971.01	117.02	12.05	7	717.85	128.42	17.88
45–50.....	47	995.53	126.88	12.75	6	709.33	50.00	7.05
50–55.....	35	996.28	95.00	9.53	0	.....	.....	.....
55–60.....	17	1,000.00	132.94	13.29	0	.....	.....	.....
60 and over	14	981.78	116.07	11.82	0	.....	.....	.....
	DENVER				ATLANTA			
Under 25...	8	$ 625.75	$ 25.93	4.14	88	$500.24	$ 27.07	5.41
25–30.....	40	736.87	38.50	5.22	54	569.52	21.53	3.76
30–35.....	69	877.66	91.85	10.46	32	641.16	42.43	6.61
35–40.....	36	918.38	100.18	10.91	11	712.60	54.54	7.65
40–45.....	47	970.74	108.44	11.17	9	660.14	104.44	15.82
45–50.....	24	964.98	90.11	9.34	3	676.66	63.53	9.39
50–55.....	27	954.39	153.51	16.07	0	.....	.....	.....
55–60.....	10	979.00	117.50	12.02	1	735.00	0.00	0.00
60 and over	5	1,036.00	137.00	13.22	0	.....	.....	.....
	NEW HAVEN							
Under 25...	36	$ 498.48	$ 32.25	6.47				
25–30.....	40	651.40	46.94	7.21				
30–35.....	25	754.26	83.69	11.09				
35–40.....	15	754.33	50.33	6.67				
40–45.....	15	786.21	57.03	7.25				
45–50.....	14	774.18	53.71	6.94				
50–55.....	8	806.25	34.37	4.26				
55–60.....	0	.....	.....	.....				
60 and over	2	800.00	100.00	12.50				

Cincinnati and Denver are the only cities in which the numbers of teachers of the higher age groups considered in Table XX are sufficiently large to warrant comparison. This is rendered easier by the fact that the salary schedules of the two cities for grade teachers closely parallel each other. It will be noted that Denver teachers of this rank under thirty years of age report much smaller savings in 1911 than is the case in Cincinnati, altho the average salaries of the former are slightly larger. Above thirty years of age, however, the absolute amount and the percentage of salary saved are in general fairly uniform in the two cities. In Hamilton the number of teachers in the various age groups is so small that not much importance can be attached to the averages presented above. In spite of the lower average salaries it pays, however, the average precentage of savings to salary in nearly all its age groups shows the advantage of its teachers over those in Atlanta and New Haven where salaries are fairly comparable with those in Hamilton. In the age groups below forty satisfactorily large numbers of teachers are represented in both Atlanta and New Haven, and the advantage in salary enjoyed by teachers in the eastern city is reflected in their larger savings. Above forty years of age the average salaries in New Haven remain at about the same level while savings fall off.

The average savings for 1911 discussed in the foregoing pages are computed for each group of teachers as a whole regardless of the number of those reporting no savings during the year. In the following table the number reporting no savings and the number reporting savings from salary of various specified amounts in 1911 are presented by cities and teaching groups.

In Cincinnati and Hamilton slightly more than one-third, in New Haven and Denver more than two-fifths, and in Atlanta very nearly two-thirds of the unmarried women grade teachers reported no savings in 1911, the exact percentages being 33.64, 33.93, 42.58, 44.32, and 66.16 respectively. Denver takes low rank in this comparison, altho the average salary paid its teachers of this group is the highest reported by any of the five cities, and Hamilton, on the other hand ranks high, altho its average salary is next to the lowest.

The percentage of unmarried women high-school teachers reporting no savings is 20.00 in Hamilton, 32.35 in Cincinnati, 33.33 in Denver, 40.00 in Atlanta, and 47.06 in New Haven. Cincinnati and Denver are the only two cities reporting considerable numbers of married men of the rank of high-school teachers or of principals, assistant principals, supervisors, etc. In Cincinnati 29.17 per cent of the high-school teachers of this sex and conjugal condition report no savings, in Denver 48.00 per cent, the average salaries in the two cities being $1,833.50 and $1,427.03 respectively. In Cincinnati 25.00 per cent of the married men of the rank of principals, assistant principals, supervisors, etc., report no savings, in Denver 80.00 per cent, the average salaries being $1,938.92 and $1,806.71 respectively.

TABLE XXI

NUMBER OF TEACHERS WHO REPORT SAVINGS FROM SALARY OF VARIOUS SPECIFIED AMOUNTS BY CITIES AND GROUPS OF TEACHERS

CINCINNATI

GROUPS OF TEACHERS	NUMBER REPORTING NO SAVINGS	NUMBER REPORTING SAVINGS OF											TOTAL	PERCENTAGE REPORTING NO SAVINGS
		Under $100	$100 to $200	$200 to $300	$300 to $400	$400 to $500	$500 to $600	$600 to $700	$700 to $800	$800 to $900	$900 to $1,000	Over $1,000		
Grade teachers—														
Women, unmarried	146	69	128	56	22	9	4	..	..	..	..	..	434	33.64
Women, married, widowed, or divorced	5	3	3	..	..	..	..	..	..	..	..	..	11	45.45
Men, unmarried	0	3	0	4	1	..	..	..	..	..	..	..	8	0.00
Men, married, widowed, or divorced	10	4	0	1	2	..	..	..	..	..	..	..	17	58.82
High-school teachers—														
Women, unmarried	11	2	3	5	8	3	1	..	..	..	..	1	34	32.35
Women, married, widowed, or divorced	0	0	...	..	..	..	1	..	..	..	..	..	1	0.00
Men, unmarried	1	..	2	..	3	..	..	1	..	1	..	1	9	11.11
Men, married, widowed, or divorced	7	1	3	..	2	4	3	..	1	1	1	1	24	29.17
Principals, assistant principals, supervisors, etc.—														
Women, unmarried	...	..	...	..	..	..	..	..	..	..	..	..	...	.....
Women, married, widowed, or divorced	...	..	...	..	..	..	..	..	..	..	..	..	...	.....
Men, unmarried	1	1	1	1	1	2	..	1	..	..	..	..	8	12.50
Men, married, widowed, or divorced	14	..	4	9	14	..	8	3	3	..	..	1	56	25.00
Detail of unmarried grade women teachers by age groups—														
Under 25	10	4	8	1	..	..	..	..	..	..	..	..	23	43.48
25 to 30	30	9	19	8	2	..	..	..	..	..	..	..	68	44.12
30 " 35	33	18	26	6	7	3	..	..	..	..	..	..	93	35.48
35 " 40	24	15	21	12	3	2	1	..	..	..	..	..	78	32.07
40 " 45	17	7	21	8	2	4	..	..	..	..	..	..	59	28.80
45 " 50	8	10	14	10	4	..	1	..	..	..	..	..	47	17.02
50 " 55	12	5	12	3	3	..	..	..	..	..	..	..	35	34.29
55 " 60	5	1	5	4	1	..	1	..	..	..	..	..	17	29.41
60 and over	7	..	2	4	..	..	1	..	..	..	..	..	14	50.00

TABLE XXI—*Continued*

HAMILTON, OHIO

Groups of Teachers	Number Reporting No Savings	Number Reporting Savings of										Total	Percentage Reporting No Savings
		Under $100	$100 to $200	$200 to $300	$300 to $400	$400 to $500	$500 to $600	$600 to $700	$700 to $800	$800 to $900	$900 to $1,000	Over $1,000	
Grade teachers—													
Women, unmarried	19	17	10	10	..	..	..	..	..	..	..	..	56	33.93
Women, married, widowed, or divorced	1	1	..	..	..	..	..	..	..	..	..	..	2	50.00
Men, unmarried	0	..	1	1	..	..	..	..	..	..	..	..	2	0.00
Men, married, widowed, or divorced	0	..	1	1	1	..	..	..	..	..	..	..	3	0.00
High-school teachers—													
Women, unmarried	1	..	2	1	..	1	..	..	..	..	..	..	5	20.00
Women, married, widowed, or divorced	0	..	..	..	1	..	..	..	..	..	..	..	1	0.00
Men, unmarried	1	1	..	..	..	..	..	..	..	..	..	..	2	50.00
Men, married, widowed, or divorced	1	..	..	..	2	..	1	..	..	..	..	..	4	25.00
Principals, assistant principals, supervisors, etc.—													
Women, unmarried	1	..	..	..	..	..	..	..	..	..	..	..	1	100.00
Women, married, widowed, or divorced	0	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	1	..	..	..	..	..	..	..	..	..	..	..	1	100.00
Men, married, widowed, or divorced	1	..	..	..	2	..	..	..	..	..	..	..	3	33.33
Details of unmarried grade women teachers by age groups—													
Under 25	1	6	2	..	..	..	..	..	..	..	..	..	9	11.11
25 to 30	5	1	3	1	..	..	..	..	..	..	..	..	10	50.00
30 " 35	4	5	2	4	..	..	..	..	..	..	..	..	15	26.67
35 " 40	4	3	1	1	..	..	..	..	..	..	..	..	9	44.44
40 " 45	1	2	1	3	..	..	..	..	..	..	..	..	7	14.28
45 " 50	4	..	1	1	..	..	..	..	..	..	..	..	6	66.66
50 " 55	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
55 " 60	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
60 and over	..	..	..	..	..	..	..	..	..	..	..	..	0	.....

DENVER

Groups of Teachers	Number Reporting No Savings	Number Reporting Savings of										Total	Percentage Reporting No Savings
		Under $100	$100 to $200	$200 to $300	$300 to $400	$400 to $500	$500 to $600	$600 to $700	$700 to $800	$800 to $900	$900 to $1,000	Over $1,000	
Grade teachers—													
Women, unmarried	118	40	45	41	12	8	1	1	..	..	..	..	266	44.32
Women, married, widowed, or divorced	26	4	3	3	..	2	..	..	..	..	..	..	38	68.42
Men, unmarried	1	1	1	..	..	..	..	..	..	..	..	..	3	33.33
Men, married, widowed, or divorced	2	..	1	1	..	..	..	..	..	..	..	..	4	50.00
High-school teachers—													
Women, unmarried	10	2	2	4	5	4	2	..	1	..	..	..	30	33.33
Women, married, widowed, or divorced	2	..	..	1	..	..	..	..	..	..	..	..	3	66.77
Men, unmarried	3	2	2	1	2	1	..	..	..	..	..	..	11	27.27
Men, married, widowed, or divorced	12	..	5	4	..	2	1	..	..	..	..	1	25	48.00
Principals, assistant principals, supervisors, etc.—													
Women, unmarried	6	1	2	1	1	1	..	..	..	..	..	..	12	50.00
Women, married, widowed, or divorced	4	1	..	1	..	..	..	..	..	..	..	..	6	66.67
Men, unmarried	...	..	..	..	..	1	..	..	..	..	..	..	1	0.00
Men, married, widowed, or divorced	12	..	..	2	1	..	..	..	..	..	..	..	15	80.00
Details of unmarried grade women teachers by age groups—													
Under 25	4	4	..	..	..	...	..	..	..	..	..	..	8	50.00
25 to 30	26	9	2	1	1	1	..	..	..	..	..	..	40	65.00
30 " 35	30	11	13	11	3	..	1	..	..	..	..	..	69	43.48
35 " 40	14	6	6	7	1	2	..	..	..	..	..	..	36	38.89
40 " 45	17	5	12	9	2	2	..	..	..	..	..	..	47	36.17
45 " 50	10	4	4	5	..	1	..	..	..	..	..	..	24	41.67
50 " 55	10	..	7	4	4	1	..	1	..	..	..	..	27	37.04
55 " 60	5	..	1	3	1	..	..	..	..	..	..	..	10	50.00
60 and over	2	1	..	1	..	1	..	..	..	..	..	..	5	40.00

TABLE XXI—*Continued*

ATLANTA

Groups of Teachers	Number Reporting No Savings	Number Reporting Savings of											Total	Percentage Reporting No Savings
		Under $100	$100 to $200	$200 to $300	$300 to $400	$400 to $500	$500 to $600	$600 to $700	$700 to $800	$800 to $900	$900 to $1,000	Over $1,000		
Grade teachers—														
Women, unmarried	131	35	24	6	..	1	1	..	..	..	..	..	198	66.16
Women, married, widowed, or divorced	13	..	1	..	1	..	..	..	..	..	..	..	15	86.66
Men, unmarried	...	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, married, widowed, or divorced	...	..	..	..	..	..	..	..	..	..	..	..	0	.....
High-school teachers—														
Women, unmarried	8	2	6	3	1	..	..	..	..	..	..	..	20	40.00
Women, married, widowed, or divorced	...	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	0	3	..	1	..	..	1	..	..	1	..	..	6	0.00
Men, married, widowed, or divorced	3	..	..	..	..	..	..	..	..	..	..	..	3	100.00
Principals, assistant principals, supervisors, etc.—														
Women, unmarried	25	3	3	2	3	..	2	..	..	..	..	..	38	65.79
Women, married, widowed, or divorced	8	..	1	..	1	1	..	..	..	..	..	..	11	72.73
Men, unmarried	...	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, married, widowed, or divorced	2	..	..	..	..	..	..	1	..	..	..	..	3	66.67
Details of unmarried grade women teachers by age groups—														
Under 25	58	19	8	3	..	..	..	..	..	..	..	..	88	65.99
25 to 30	37	11	6	..	..	..	..	..	..	..	..	..	54	68.52
30 " 35	21	3	7	1	..	..	..	..	..	..	..	..	32	65.63
35 " 40	9	..	1	..	..	..	1	..	..	..	..	..	11	81.81
40 " 45	4	1	1	2	..	1	..	..	..	..	..	..	9	44.44
45 " 50	1	1	1	..	..	..	..	..	..	..	..	..	3	33.33
50 " 55	...	..	..	..	..	..	..	..	..	..	..	..	0	.....
55 " 60	1	..	..	..	..	..	..	..	..	..	..	..	1	100.00
60 and over	...	..	..	..	..	..	..	..	..	..	..	..	...	.....

Groups of Teachers	Number Reporting No Savings	Number Reporting Savings of											Total	Percentage Reporting No Savings
		Under $100	$100 to $200	$200 to $300	$300 to $400	$400 to $500	$500 to $600	$600 to $700	$700 to $800	$800 to $900	$900 to $1,000	Over $1,000		
Grade teachers—														
Women, unmarried	66	52	29	4	4	..	..	..	..	..	..	..	155	42.58
Women, married, widowed, or divorced	4	1	..	1	..	..	..	..	..	..	..	..	6	66.67
Men, unmarried	1	..	..	..	1	..	..	..	..	..	..	..	2	50.00
Men, married, widowed, or divorced	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
High-school teachers—														
Women, unmarried	8	2	5	1	..	1	..	..	..	..	..	..	17	47.06
Women, married, widowed, or divorced	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	..	..	..	1	..	..	1	..	..	..	..	..	2	0.00
Men, married, widowed, or divorced	6	..	..	..	..	..		1	..	..	..	1	8	75.00
Principals, assistant principals, supervisors, etc.—														
Women, unmarried	8	3	3	3	..	..	..	..	..	..	..	..	17	47.06
Women, married, widowed, or divorced	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	..	..	..	..	..	1	..	..	..	..	..	..	1	0.00
Men, married, widowed, or divorced	1	..	..	3	..	..	..	..	..	..	..	..	4	25.00
Details of unmarried grade women teachers by age groups—														
Under 25	14	18	4	..	..	..	..	..	..	..	..	..	36	38.89
25 to 30	20	11	7	2	..	..	..	..	..	..	..	..	40	50.00
30 " 35	7	8	8	..	2	..	..	..	..	..	..	..	25	28.00
35 " 40	7	4	3	1	..	..	..	..	..	..	..	..	15	46.67
40 " 45	7	4	3	..	1	..	..	..	..	..	..	..	15	46.67
45 " 50	7	3	3	..	1	..	..	..	..	..	..	..	14	50.00
50 " 55	3	4	1	..	..	..	..	..	..	..	..	..	8	37.50
55 " 60	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
60 and over	1	..	..	1	..	..	..	..	..	..	..	..	2	50.00

Turning now to the number reporting various specified amounts saved from salary during 1911, Table XXI shows that in Cincinnati and Denver the largest number of unmarried women grade teachers in any hundred dollar group are those who saved between $100 and $200. In the other three cities the largest number of such teachers are those reporting under $100. Among unmarried women high-school teachers Cincinnati and Denver again lead, the largest number being found among those reporting savings of from $300 to $400 in 1911. In Atlanta and New Haven the largest number are those reporting between $100 and $200, and in Hamilton under $100. The largest number of married men high-school teachers in Cincinnati falls in the $400 to $500, and in Denver in the $100 to $200 savings group. Married men of the rank of principals, assistant principals, supervisors, etc., are most largely represented in the $300 to $400 group in Cincinnati, and in the group saving less than $100 in Denver.

Table XXI shows only 71 grade teachers of both sexes out of a total of 1,220 who saved more than $300 from salaries in 1911. They represent with very few exceptions teachers who have reached the maximum salary allowed under the schedules prevailing in their cities, and who have no one dependent upon them for support. Out of 382 teachers of higher rank only 42 report savings from salary of over $500 in 1911. Twenty-nine of these are in Cincinnati.

In general the most striking fact brought out by the foregoing tables regarding the savings of teachers during 1911 is the large number who report no savings for the year. The relationship between this unsatisfactory condition and low salaries is made apparent by inter-city comparisons and also by the larger percentage of those reporting no savings among grade teachers, particularly among younger grade teachers who are in receipt of the lowest salaries fixed in the schedules of their respective cities. Among teachers of longer experience and higher rank, however, the proportion of non-savers is disquietingly large. Unmarried women high-school teachers, principals, assistant principals, supervisors, etc., make a more satisfactory showing, yet even among such teachers the percentage of non-savers is so large as to reveal clearly the burden of the support of dependent relatives. The question as to whether these conditions indicate improvidence will be considered later in connection with the discussion of the property of teachers. Nor can the amounts laid aside by those who report savings for the year be considered satisfactory. Among grade teachers savings of $100 a year may be taken to represent creditably successful economy in the cities that pay as well as Cincinnati and Denver. In cities with lower salary schedules the putting aside of this amount becomes exceptional, and probably means the crippling of the efficiency of the teacher who does it. With the longest possible teaching service and the best possible good fortune in the way of avoiding sickness, accident, misfortune, or the care of dependents, it is evident that it is impossible for the great majority of teachers so situated to save enough from salaries to enable them to retire at their own expense.

X. PROPERTY OF TEACHERS

Among the returns received from teachers none are more interesting and significant than those with regard to the value of property owned by them. The questionnaires circulated in all five cities asked: (*a*) the value of home in excess of mortgage, if any; (*b*) the value of the real estate above mortgage, if any; and (*c*) the value of all personal property, including furniture, savings, securities, etc., but not including clothing. In Cincinnati teachers were asked what part of the total value of property thus shown was accumulated from the salary of the teacher. The larger questionnaire, circulated in the other four cities amplified the latter question to read as follows:

What part of the total value of your property as shown above was due to

- Inheritance or bequest? $.....; to marriage? $.....
- total.....
- Business or earnings from other than teaching service?.....
- Saved from your salary as teacher? .....
- Other sources? . . . . . .
- State nature of such other sources?.....
- .....

In the light of the returns received certain modifications might be made to the advantage of subsequent investigations of this general character. It will be noted that in giving real estate values teachers were asked simply to deduct the amount represented by any mortgages that might exist. In this way the direct question as to whether mortgages rested upon their homes or other real property was avoided. Experience in collecting data on this point in well-to-do neighborhoods for the United States Census of 1910 suggested that answers to a direct question regarding the existence of a mortgage might not bring frank answers in all cases. The freedom with which teachers in the five cities answered other questions of a delicate nature shows, however, that this caution was misplaced. Owing to the avoidance of the direct question referred to above it was impossible to state in the discussion of home ownership and tenancy what proportion of the homes owned by teachers were mortgaged and what proportion were free from incumbrance. This defect is greatly to be regretted, and should be corrected in any subsequent investigation along similar lines.

It must also be admitted that the question: "What part of the total value of your property was accumulated from your salary as a teacher?" is open to objection. Nor is this objection altogether removed by the elaboration of the question in the longer schedule. All that was thereby effected was the suggestion to the teacher of a number of other sources from which he may have received property, viz., inheritances, bequests, marriage, earnings from other than teaching services, etc. That a large number of teachers supplement salaries in the latter way has already been shown.

How can accumulations from such various sources, receiving accrued interest and mingled in common funds for a number of years, be disentangled? Frankly the question is insoluble, short of a careful and continuous system of book-keeping which it would be folly to suppose many teachers to keep up.

Nevertheless most teachers did not hesitate to make an estimate on this point. And certain of these estimates are perhaps not altogether devoid of significance. In the case of grade teachers, especially single women of this rank who are by far the largest group reporting, outside earnings represent a very small percentage in addition to salary. Many teachers can, therefore, correctly attribute such property as they possess almost entirely to savings from their salary. Even in such cases, however, interest from savings bank deposits and returns from small investments, particularly where older women are concerned, are factors not easily reckoned. Widowed women teachers who received considerable sums from insurance or otherwise from their husbands' estates could also be expected to, and as a matter of fact did, take property of this sort into account in answering the revised question quoted above. In spite of all misgivings, therefore, it was decided to tabulate and present in the following table the replies of teachers to this inquiry, but in doing so it will be understood that no further weight is claimed for them than that they express the opinion of teachers with regard to the extent to which savings from salary have contributed to such property as they possess.

With regard to the value of the property actually in possession as stated by teachers there would seem to be no reason to doubt its substantial accuracy. Teachers in exceptional circumstances, either good or bad, frequently added notes explaining their situation. Thus many single women who, in spite of good salaries received for many years still have saved little, called attention to the burden that had rested upon them of supporting relatives. Of course the estimates furnished of the value of real property may be somewhat in error, and estimates of personal property are likely to be even more so, but evidently few teachers found themselves so overburdened with the goods of this world that much calculation was necessary on their part to ascertain what they were worth. A very large number of younger teachers had little besides their savings bank accounts, and they of course could give the value of their property to a penny.

TABLE XXII

Property of Teachers

CINCINNATI

Classes of Teachers	Number of Such Teachers	Average Value				Percentage		Amount Reported as Saved from Salary	Percentage Reported Saved from Salary
		Home Property	Other Real	Personal	Total	Real	Personal		
Grade teachers—									
Women, unmarried	434	$ 344.15	$ 190.02	$ 614.04	$1,148.21	48.19	51.81	$ 641.35	54.12
Women, married, widowed, or divorced	11	618.18	109.09	1,118.18	1,845.45	41.00	59.00	181.81	9.85
Men, unmarried	8	375.00	937.00	575.00	1,887.00	69.54	30.46	687.50	36.42
Men, married, widowed, or divorced	17	970.00	194.00	907.35	2,071.35	56.57	43.44	811.88	39.18
High-school teachers—									
Women, unmarried	34	747.06	88.24	1,111.76	1,947.06	42.90	57.10	889.71	40.56
Women, married, widowed, or divorced	1	3,500.00	1,000.00	200.00	4,700.00	95.75	4.25	1,500.00	31.92
Men, unmarried	9	777.77		2,622.22	3,399.99	23.17	76.83	2,655.53	78.10
Men, married, widowed, or divorced	24	1,668.75	495.83	1,427.33	3,591.91	62.99	37.01	2,353.50	65.52
Principals, assistant principals, supervisors, etc.—									
Women, unmarried	0	0	0	0	0	.....	.....	0	.....
Women, married, widowed, or divorced	0	0	0	0	0	.....	.....	0	.....
Men, unmarried	8	937.50	175.00	715.62	1,828.12	61.86	39.14	1,543.75	84.45
Men, married, widowed, or divorced	56	2,867.23	753.57	1,816.91	5,437.71	66.57	33.43	3,076.91	56.65
Details of unmarried grade teachers by age groups—									
Under 25	23	27.17	0	128.43	155.60	17.46	82.54	148.43	95.39
25 to 30	68	0	117.64	282.79	400.43	29.40	70.60	121.38	30.31
30 " 35	93	190.32	276.85	406.07	873.24	52.70	47.30	359.68	40.99
35 " 40	78	308.97	44.23	745.40	1,098.60	32.0	68.0	597.34	54.83
40 " 45	59	438.98	259.32	773.30	1,471.60	47.45	52.55	980.59	83.09
45 " 50	47	568.09	323.40	752.98	1,644.47	54.22	45.78	1,141.30	69.41
50 " 55	35	751.43	307.14	993.83	2,052.43	52.12	47.88	1,056.31	51.47
55 " 60	17	1,174.12	58.82	729.41	1,962.35	62.82	37.18	1,197.07	61.00
60 and over	14	577.13	215.71	1,442.85	2,235.69	35.04	64.96	1,057.14	47.29

TABLE XXII—*Continued*

HAMILTON

Classes of Teachers	Number of Such Teachers	Average Value				Percentage		Amount Reported as Saved from Salary	Percentage Reported Saved from Salary
		Home Property	Other Real	Personal	Total	Real	Personal		
Grade teachers—									
Women, unmarried	56	$ 340.17	$ 204.11	$ 609.08	$1,153.36	47.19	52.81	$ 741.07	64.24
Women, married, widowed, or divorced	2	0	0	1,100.00	1,100.00	.....	100	0	0
Men, unmarried	2	0	0	875.00	875.00	.....	100	712.50	81.43
Men, married, widowed, or divorced	3	2,233.33	333 33	1,266.66	3,933.33	67.80	32.20	1,966.66	50.00
High-school teachers—									
Women, unmarried	5	0	0	2,200.00	2,200.00	0	100	1,500.00	68.18
Women, married, widowed, or divorced	1	5,000.00	0	1,500.00	6,500.00	76.93	23.07	500.00	7.69
Men, unmarried	2	0	0	500.00	500.00	0	100.00	500.00	100.00
Men, married, widowed, or divorced	4	2,700.00	1,000.00	6,000.00	9,700.00	38.15	61.85	4,325.00	44.54
Principals, assistant principals, supervisors, etc.—									
Women. unmarried	1	0	0	225.00	225.00	0	100	175.00	77.77
Women, married, widowed, or divorced	0	.....	.....	.....	.....	.....	.....	.....	.....
Men, unmarried	1	0	1,250.00	100.00	1,350.00	25.25	74.75	1,350.00	100.00
Men, married, widowed, or divorced	3	2,066.66	533.33	1,400.00	4,000.00	65.00	35.00	3,566.66	89.00
Details of unmarried women grade teachers by age groups—									
Under 25	9	0	166.66	116.66	283.33	55.75	44.25	79.44	34.61
25 to 30	10	0	0	295.00	295.00	.....	100	269.75	91.53
30 " 35	15	133.33	233.33	627.20	993.86	36.89	63.11	814.00	81.90
35 " 40	9	916.67	294.44	655.55	1,866.67	64.88	35.12	1,194.44	63.98
40 " 45	7	371.43	540.00	557.14	1,468.57	62.06	37.94	1,207.14	88.32
45 " 50	6	1,033.33	0	1,816.16	2,850.00	36.28	63.72	1,008.33	35.38
50 " 55	0	.....	.....	.....	.....	0	0	.....	0
55 " 60	0	.....	.....	.....	.....	0	0	.....	0
60 and over	0	.....	.....	.....	.....	0	0	.....	0

DENVER

Classes of Teachers	Number of Such Teachers	Average Value				Percentage		Amount Reported as Saved from Salary	Percentage Reported Saved from Salary
		Home Property	Other Real	Personal	Total	Real	Personal		
Grade teachers—									
Women, unmarried	266	$ 325.09	$ 520.30	$ 740.04	$1,585.43	53.32	46.68	$ 691.41	43.61
Women, married, widowed, or divorced	38	1,173.68	608.55	817.02	2,599.25	68.57	31.43	720.39	27.71
Men, unmarried	3	.....	1,000.00	150.00	1,150.00	86.96	13.04	150.00	13.04
Men, married, widowed, or divorced	4	.....	1,400.00	2,050.00	3,450.00	40.58	59.42	250.00	7.24
High-school teachers—									
Women, unmarried	30	381.66	800.66	1,969.50	3,151.82	37.51	62.49	1,621.83	51.46
Women, married, widowed, or divorced	3	566.66	3,333.33	2,566.66	6,466.65	60.31	39.69	3,133.33	48.45
Men, unmarried	11	36.36	454.54	800.00	1,290.90	38.03	61.97	690.90	53.52
Men, married, widowed, or divorced	25	1,816.90	1,800.00	1,478.00	5,094.00	70.99	29.01	1,332.00	26.15
Principals, assistant principals, supervisors, etc.—									
Women, unmarried	12	500.00	87.50	772.08	1,359.58	43.21	56.79	116.66	8.58
Women, married, widowed, or divorced	6	750.00	2,166.66	1,966.66	4,883.32	59.73	40.27	1,300.00	26.62
Men, unmarried	1	.....	.....	1,000.00	1,000.00	.....	100.00	500.00	50.00
Men, married, widowed, or divorced	15	2,013.33	2,071.66	923.33	5,008.33	81.57	18.43	1,530.00	30.55
Details of unmarried women grade teachers by age groups—									
Under 25	8	.....	140.62	35.00	175.62	80.07	19.93	36.87	20.99
25 " 30	40	132.50	187.50	209.00	529.00	60.49	39.51	114.00	21.55
30 " 35	69	163.40	221.01	419.56	803.97	47.81	52.19	31.10	3.87
35 " 40	36	444.44	385.69	577.19	1,407.32	58.99	41.01	674.92	47.96
40 " 45	47	208.51	795.53	960.45	1,964.49	51.11	48.89	944.36	48.07
45 " 50	24	725.00	859.37	965.63	2,550.00	62.13	37.87	992.91	38.94
50 " 55	27	555.55	1,062.96	1,291.29	2,909.80	55.62	44.38	1,544.07	53.06
55 " 60	10	400.00	1,162.50	2,330.00	3,892.50	40.14	59.86	900.00	23.12
60 and over	5	1,540.00	460.00	2,400.00	4,400.00	45.45	54.53	2,880.00	65.45

TABLE XXII—*Continued*

ATLANTA

Classes of Teachers	Number of Such Teachers	Average Value				Percentage		Amount Reported as Saved from Salary	Percentage Reported Saved from Salary
		Home Property	Other Real	Personal	Total	Real	Personal		
Grade teachers—									
Women, unmarried	198	$ 138.14	$ 115.40	$ 184.35	$ 437.90	57.90	42.10	$ 125.64	28.67
Women, married, widowed, or divorced	15	1,680.00	720.00	613.96	3,013.46	79.63	20.37	86.66	2.87
Men, unmarried	0	.....	.....	.....	.....	.....	.....	.....	.....
Men, married, widowed, or divorced	0	.....	.....	.....	.....	.....	.....	.....	.....
High-school teachers—									
Women, unmarried	20	360.00	977.50	762.50	2,100.00	63.69	36.31	135.00	64.29
Women, married, widowed, or divorced	0	.....	.....	.....	.....	.....	.....	.....	.....
Men, unmarried	6	.....	1,166.66	1,266.66	2,433.33	47.95	52.05	583.33	23.97
Men, married, widowed, or divorced	3	1,100.00	3,000.00	833.33	4,933.33	83.33	16.67	366.66	74.32
Principals, assistant principals, supervisors, etc.—									
Women, unmarried	38	539.47	276.31	848.68	1,664.47	49.01	50.99	347.36	20.87
Women, married, widowed, or divorced	11	1,181.81	1,818.18	590.90	3,590.90	83.27	16.73	545.45	15.19
Men, unmarried	0	.....	.....	.....	.....	.....	.....	.....	.....
Men, married, widowed, or divorced	3	721.15	615.38	779.80	2,116.34	63.10	36.90	465.38	21.99
Details of unmarried women grade teachers by age groups—									
Under 25	88	45.45	22.72	52.21	120.38	56.63	43.37	15.28	12.69
25 to 30	54	37.03	136.11	175.33	348.48	49.69	50.31	150.32	46.01
30 " 35	32	310.93	109.37	423.43	843.75	49.82	50.18	75.00	8.89
35 " 40	11	136.36	.....	290.90	427.27	31.92	68.08	170.45	39.90
40 " 45	9	1,100.22	777.77	94.44	1,972.44	52.12	47.88	644.44	32.67
45 " 50	3	0	1,000.00	446.67	1,446.67	69.13	30.87	780.00	53.94
50 " 55	0	.....	.....	.....	.....	.....	.....	.....	.....
55 " 60	1	0	0	3,500.00	3,500.00	0	100	3,000.00	85.71
60 and over	0	.....	.....	.....	.....	.....	.....	.....	.....

NEW HAVEN

Classes of Teachers	Number of Such Teachers	Average Value				Percentage		Amount Reported as Saved from Salary	Percentage Reported Saved from Salary
		Home Property	Other Real	Personal	Total	Real	Personal		
Grade teachers—									
Women, unmarried	155	$ 124.53	$ 83.22	$ 757.45	$ 965.30	21.53	78.47	$ 448.62	46.48
Women, married, widowed, or divorced	6	2,083.33	41.66	2,041.66	4,166.66	51.0	49.0	583.33	14.0
Men, unmarried	2	0	0	0	0	.....	.....	0	.....
Men, married, widowed, or divorced	0	.....	.....	.....	.....	0	0	.....	0
High-school teachers—									
Women, unmarried	17	529.41	117.64	1,367.64	2,014.69	32.11	67.89	541.17	26.89
Women, married, widowed, or divorced	0	.....	.....	.....	.....	.....	.....	.....	.....
Men, unmarried	2	.....	.....	250.00	250.00	.....	100.0	250.00	100.0
Men, married, widowed, or divorced	8	450.00	75.00	4,037.50	4,562.50	11.51	88.49	1,662.50	36.43
Principals, assistant principals, supervisors, etc.—									
Women, unmarried	17	0	23.51	2,233.83	2,257.33	1.00	99.0	1,245.58	55.10
Women, married, widowed, or divorced	0	.....	.....	.....	.....	.....	.....	.....	.....
Men, unmarried	1	0	0	1,000.00	1,000.00	.....	100.0	1,000.00	100.0
Men, married, widowed, or divorced	4	0	250.00	3,875.00	4,125.00	6.06	93.94	3,625.00	88.88
Details of unmarried women grade teachers by age groups—									
Under 25	36	0	27.77	223.22	251.00	11.06	88.94	52.00	20.72
25 to 30	40	0	42.50	224.75	267.25	15.90	84.10	123.71	46.29
30 " 35	25	0	8.00	570.60	578.60	.01	99.99	351.00	60.66
35 " 40	15	133.33	46.66	668.33	848.33	21.23	78.77	410.00	49.51
40 " 45	15	342.20	6.66	1,452.66	1,801.52	19.35	80.65	342.73	19.02
45 " 50	14	250.00	178.57	2,914.28	3,342.85	12.19	87.81	2,217.85	66.35
50 " 55	8	1,083.75	837.50	1,500.00	3,421.25	56.16	43.84	1,325.00	38.72
55 " 60	0	.....	.....	.....	.....	0	0	.....	0
60 and over	2	.....	.....	750.00	750.00	.....	100	500.00	33.33

The facts presented in Table XXII, may be condensed by combining the same groups in all the cities as follows:

TABLE XXIII

AVERAGE VALUE OF TOTAL PROPERTY OF GROUPS OF TEACHERS BY SEX AND CONJUGAL CONDITIONS

	Women				Men			
	Single		Married, Widowed, or Divorced		Single		Married, Widowed, or Divorced	
	Number in Group	Average Value of all Property	Number in Group	Average Value of all Property	Number in Group	Average Value of all Property	Number in Group	Average Value of all Property
Group I—								
Grade teachers	1,109	$1,091.94	72	$2,653.85	15	$1,353.33	24	$2,534.37
Group II—								
High-school teachers ..	106	2,339.66	5	6,120.00	30	2,099.99	64	4,739.59
Group III—								
Principals, ass't principals, supervisors, etc.	68	1,737.71	17	4,047.05	11	1,634.09	81	5,118.34

Unmarried women grade teachers, who comprise 1,109 out of the 1,602 teachers reporting, show an average property value of $1,091.94, the lowest shown by any group considered. The highest average amount is reported by women high-school teachers, married, widowed, or divorced, but there were only five teachers of this sex and conjugal condition in the cities studied. The highest average shown by any group of considerable size is $5,118.34, the average value of the property of eighty-one men principals, married, widowed, or divorced. With this exception high-school teachers appear to be better off than principals, assistant principals, supervisors, etc., of the same sex and conjugal condition. Many teachers of the last-mentioned group are assistant principals in small grade schools receiving salaries not materially higher than grade teachers themselves. High-school teachers are, of course, materially better off than grade teachers. The better property condition of married teachers shown by every comparison in Table XXIII has already been discussed in connection with the discussion of the teachers' income.

The rank of the cities according to property averages of the more numerous groups of teachers are as follows: Unmarried grade women teachers; Denver, first with an average of $1,585.43; Hamilton, second, average, $1,153.36; Cincinnati, third, average, $1,148.21; New Haven, fourth, average, $965.30; and Atlanta, fifth, average, $437.90. The exceedingly low figure reported by teachers of this group in Atlanta is apparently due not only to the lower salaries prevailing in that city but also to the youth and short teaching experience of its women grade teachers. For unmarried women high-school teachers the rank of the cities is as follows: Denver, first, with an average property value of $3,151.82; Hamilton, second, average, $2,200; Atlanta, third, average, $2,100;

New Haven, fourth, average, $2,014.69; and Cincinnati, fifth, average, $1,947.06. For men high-school teachers, married, widowed, or divorced: Hamilton, first, average, $9,700; Denver, second, average, $5,094; Atlanta, third, average, $4,933.33; New Haven, fourth, average, $4,562.50; and Cincinnati, fifth, average, $3,591.91. For single women principals: New Haven, first, average, $2,257.33; Atlanta, second, average, $1,664.47; Denver, third, average, $1,359.58; Hamilton, fourth, average, $225; Cincinnati, no women of this rank reporting. For married men principals: Cincinnati, first, average, $5,437.71; Denver, second, average, $5,008.33; New Haven, third, average, $4,125; Hamilton, fourth, average, $4,000; and Atlanta, fifth, average, $2,116.34. The rank of the cities for the less numerous groups can easily be worked out from Table XXII.

The details of women grade teachers by age groups generally show increased property holdings as age increases. Thus in Cincinnati, where the largest number of age groups is represented, the average value of the property of unmarried women teachers of this rank under twenty-five years of age is only $155.60, increasing to a maximum of $2,235.69 for the age group above sixty years of age. In Denver the minimum is $175.62 for teachers of this group under twenty-five years of age and the maximum, $4,400 for those over sixty. In none of the cities does the average value of the property of teachers of this rank exceed $1,000 until they have reached thirty-five years of age, and in two of them—Atlanta and New Haven—it does not exceed this figure until they have reached forty years of age. Thruout Table XXII small holdings, as would be expected, are shown to be largely of personal property.

The averages presented in Table XXII, like those in earlier tables, and for a similar reason, were worked out on the basis of all teachers belonging to a group regardless of whether all reported property holdings or not. In order to give a more detailed view of the actual situation of teachers in this regard, Table XXIV is also presented. It shows the number of teachers by groups reporting no property, and the number of property owners according to the amount of property reported.

According to Table XXIV, Denver makes the largest showing of unmarried women grade teachers who report themselves as owning property. Only 30.07 per cent of the teachers of this group in the western city reported no property either personal or real. Cincinnati was next with a corresponding percentage of 34.79; Hamilton third with 37.50 per cent; New Haven fourth with 41.29 per cent; and Atlanta last with 63.13 per cent. In other words less than 4 out of every 10 unmarried grade women teachers in Atlanta reported themselves as possessing any property.

For unmarried women high-school teachers the cities rank as follows: Denver, first with only 20 per cent of this group reporting no property; Cincinnati, second, 29.41 per cent; New Haven, third, 29.42 per cent; Atlanta, fourth, 30 per cent; and Hamilton, fifth, 40 per cent.

TABLE XXIV

NUMBER OF TEACHERS OWNING PROPERTY OF VARIOUS SPECIFIED AMOUNTS BY CITIES AND GROUPS OF TEACHERS

CINCINNATI

GROUPS OF TEACHERS	NUMBER REPORTING NO PROPERTY	NUMBER OWNING																					TOTAL	PERCENTAGE REPORTING NO PROPERTY
		Under $100	$100 to $500	$500 to $1,000	$1,000 to $1,500	$1,500 to $2,000	$2,000 to $2,500	$2,500 to $3,000	$3,000 to $3,500	$3,500 to $4,000	$4,000 to $4,500	$4,500 to $5,000	$5,000 to $6,000	$6,000 to $7,000	$7,000 to $8,000	$8,000 to $9,000	$9,000 to $10,000	$10,000 to $11,000	$11,000 to $12,000	$12,000 to $13,000	$13,000 to $14,000	$14,000 to $15,000	Over $15,000		
Grade teachers—																								
Women, unmarried	151	9	55	60	34	34	24	9	14	8	16	5	5	4	1	2	..	3	..	..	..	..	..	434	34.79
Women, married, widowed, or divorced	6	..	..	..	..	..	..	..	2	..	1	..	2	..	..	..	..	..	..	..	..	..	..	11	54.55
Men, unmarried	1	..	3	1	..	..	..	..	1	..	..	..	1	1	..	..	..	..	..	..	..	..	..	8	12.50
Men, married, widowed, or divorced	3	..	..	2	1	2	3	..	3	..	1	..	2	..	..	..	..	..	..	..	..	..	..	17	17.65
High-school teachers—																								
Women, unmarried	10	..	4	1	5	1	1	2	3	..	1	..	1	4	1	..	..	..	..	..	..	..	..	34	29.41
Women, married, widowed, or divorced	0	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	0.00
Men, unmarried	2	..	1	2	..	..	..	1	..	1	..	..	..	..	1	..	..	..	..	..	..	..	1	9	22.22
Men, married, widowed, or divorced	2	1	2	2	2	2	2	..	..	..	3	..	2	2	..	1	2	..	1	..	..	..	..	24	8.33
Principals, assistant principals, supervisors, etc.—																								
Women, unmarried	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Women, married, widowed, or divorced	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	2	..	2	..	1	..	1	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	8	25.00
Men, married, widowed, or divorced	3	..	1	5	1	4	4	1	1	5	4	1	8	4	2	3	1	1	1	..	1	1	4	56	5.36
Details of unmarried women grade teachers by age groups—																								
Under 25	10	4	6	2	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	23	43.48
25 to 30	30	3	19	10	1	1	3	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	68	44.12
30 " 35	41	1	11	17	5	6	3	5	..	..	..	..	..	1	1	..	..	2	..	..	..	..	..	93	44.09
35 " 40	22	..	8	13	11	9	6	2	2	1	3	..	..	..	..	..	..	1	..	..	..	..	..	78	28.21
40 " 45	19	..	6	8	5	5	3	..	3	3	2	3	2	..	..	..	..	..	..	..	..	..	..	59	32.20
45 " 50	14	..	2	4	4	5	3	2	5	1	5	..	1	1	..	..	..	..	..	..	..	..	..	47	29.79
50 " 55	9	..	2	4	3	2	4	..	1	..	5	..	2	2	..	1	..	..	..	..	..	..	..	35	25.71
55 " 60	3	..	1	..	2	4	2	..	1	1	1	2	..	..	..	..	..	..	..	..	..	..	..	17	17.65
60 and over	3	1	..	2	2	2	..	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	..	14	21.43

Groups of Teachers	Number Reporting No Property	Number Owning																						Total	Percentage Reporting No Property
		Under $100	$100 to $500	$500 to $1,000	$1,000 to $1,500	$1,500 to $2,000	$2,000 to $2,500	$2,500 to $3,000	$3,000 to $3,500	$3,500 to $4,000	$4,000 to $4,500	$4,500 to $5,000	$5,000 to $6,000	$6,000 to $7,000	$7,000 to $8,000	$8,000 to $9,000	$9,000 to $10,000	$10,000 to $11,000	$11,000 to $12,000	$12,000 to $13,000	$13,000 to $14,000	$14,000 to $15,000	Over $15,000		
Grade teachers—																									
Women, unmarried	21	..	6	8	3	4	6	1	1	1	2	..	2	1	..	..	..	..	..	..	..	..	..	56	37.50
Women, married, widowed, or divorced	0	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	0.00
Men, unmarried	0	..	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	0.00
Men, married, widowed, or divorced	0	..	..	..	1	..	..	1	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	3	0.00
High-school teachers—																									
Women, unmarried	2	..	..	..	1	..	..	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	5	40.00
Women, married, widowed, or divorced	0	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1	0.00
Men, unmarried	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	50.00
Men, married, widowed, or divorced	0	..	..	..	..	1	..	..	..	..	..	1	..	..	..	..	..	..	1	..	..	..	1	4	0.00
Principals, assistant principals, supervisors, etc.—																									
Women, unmarried	0	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	0.00
Women, married, widowed, or divorced	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	0	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	0.00
Men, married, widowed, or divorced	0	..	..	..	..	..	..	..	..	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	3	0.00
Details of unmarried women grade teachers by age groups—																									
Under 25	7	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	9	77.78
25 to 30	6	..	1	2	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	10	60.00
30 " 35	3	..	4	2	1	1	3	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	15	20.00
35 " 40	3	..	..	1	1	1	..	1	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	9	33.33
40 " 45	1	..	..	2	1	1	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7	14.28
45 " 50	1	..	..	1	..	..	1	..	..	..	2	..	..	1	..	..	..	..	..	..	..	..	..	..	6	16.67
50 " 55	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....
55 " 60	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....
60 and over	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....

TABLE XXIV—*Continued*

DENVER

Groups of Teachers	Number Reporting No Property	Number Owning																					Total	Percentage Reporting No Property
		Under $100	$100 to $500	$500 to $1,000	$1,000 to $1,500	$1,500 to $2,000	$2,000 to $2,500	$2,500 to $3,000	$3,000 to $3,500	$3,500 to $4,000	$4,000 to $4,500	$4,500 to $5,000	$5,000 to $6,000	$6,000 to $7,000	$7,000 to $8,000	$8,000 to $9,000	$9,000 to $10,000	$10,000 to $11,000	$11,000 to $12,000	$12,000 to $13,000	$13,000 to $14,000	$14,000 to $15,000	Over $15,000		
Grade teachers—																								
Women, unmarried	80	4	36	33	25	18	11	10	8	8	10	5	6	3	3	2	1	2	..	..	..	..	1	266	30.07
Women, married, widowed, or divorced	7	..	5	2	6	3	1	2	2	..	2	1	1	1	2	1	1	1	..	..	..	..	..	38	18.42
Men, unmarried	1	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	33.33
Men, married, widowed, or divorced	1	..	..	..	1	..	..	..	..	..	..	..	1	..	1	..	..	..	..	..	..	..	..	4	25.00
High-school teachers—																								
Women, unmarried	6	..	3	2	1	1	2	4	2	..	1	1	2	1	1	1	..	..	..	..	1	..	1	30	20.00
Women, married, widowed, or divorced	1	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	33.33
Men, unmarried	4	..	..	3	1	1	..	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	11	36.36
Men, married, widowed, or divorced	4	..	1	1	2	1	5	2	..	..	..	1	1	1	3	1	..	1	..	..	..	..	1	25	16.00
Principals, assistant principals, supervisors, etc.—																								
Women, unmarried	4	..	4	..	1	..	..	1	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	12	33.33
Women, married, widowed, or divorced	1	..	..	..	..	..	1	..	..	1	..	..	1	..	1	..	..	..	1	..	..	..	..	6	16.67
Men, unmarried	0	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	0.00
Men, married, widowed, or divorced	1	..	1	..	1	1	1	3	1	2	1	..	..	..	..	..	..	1	..	..	..	..	2	15	6.67
Details of unmarried women grade teachers by age groups—																								
Under 25	5	..	2	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	8	62.50
25 to 30	23	2	7	3	..	2	1	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	40	57.50
30 " 35	25	..	15	10	6	5	1	4	2	..	..	..	1	..	..	..	..	..	..	..	..	..	..	69	36.23
35 " 40	10	..	2	5	7	3	4	..	..	3	1	1	..	..	..	..	..	..	..	..	..	..	..	36	27.78
40 " 45	10	..	4	5	7	5	3	3	1	2	1	2	1	..	1	1	..	1	..	..	..	..	..	47	21.28
45 " 50	3	2	2	5	2	1	..	2	2	..	2	..	..	1	..	..	1	..	..	..	..	..	1	24	12.50
50 " 55	3	..	3	3	1	2	2	..	2	2	3	2	2	..	1	1	..	..	..	..	..	..	..	27	11.11
55 " 60	1	..	1	2	..	..	..	1	1	..	1	..	1	1	..	..	..	1	..	..	..	..	..	10	10.00
60 and over	0	..	..	..	1	..	..	..	..	..	2	..	1	..	1	..	..	..	..	..	..	..	..	5	0.00

ATLANTA

Groups of Teachers	Number Reporting No Property	Number Owning																				Total	Percentage Reporting No Property
		Under $100	$100 to $500	$500 to $1,000	$1,000 to $1,500	$1,500 to $2,000	$2,000 to $2,500	$2,500 to $3,000	$3,000 to $3,500	$3,500 to $4,000	$4,000 to $4,500	$4,500 to $5,000	$5,000 to $6,000	$6,000 to $7,000	$7,000 to $8,000	$8,000 to $9,000	$9,000 to $10,000	$10,000 to $11,000	$11,000 to $12,000	$12,000 to $13,000	$13,000 to $14,000	$14,000 to $15,000	Over $15,000		
Grade teachers—																							
Women, unmarried	125	7	22	13	9	4	4	3	5	3	1	..	2	..	..	..	..	..	..	..	..	..	..	198	63.13
Women, married, widowed, or divorced	4	..	3	..	..	..	1	..	2	2	..	1	..	1	..	..	..	..	..	..	..	..	1	15	26.67
Men, unmarried	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	...	....
Men, married, widowed, or divorced	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	...	.....
High-school teachers—																							
Women, unmarried	6	..	3	2	1	..	1	..	2	..	1	..	3	..	..	..	..	..	..	1	..	..	..	20	30.00
Women, married, widowed, or divorced	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	6	33.33
Men, unmarried	2	..	..	..	2	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	...	.....
Men, married, widowed, or divorced	0	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	3	0.00
Principals, assistant principals, supervisors, etc.—																							
Women, unmarried	15	1	2	3	1	2	5	1	1	3	..	..	..	2	1	..	..	..	1	..	..	..	..	38	39.47
Women, married, widowed, or divorced	4	..	1	1	1	1	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	11	36.36
Men, unmarried	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, married, widowed, or divorced	0	..	..	..	1	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	3	0.00
Details of unmarried women grade teachers by age groups—																							
Under 25	68	3	11	3	1	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	88	77.27
25 to 30	31	3	7	6	1	3	2	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	54	57.41
30 " 35	16	1	2	3	3	..	1	3	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	32	50.00
35 " 40	6	..	1	1	2	1	..	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	11	54.55
40 " 45	4	..	..	..	1	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	9	44.44
45 " 50	0	..	1	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	0.00
50 " 55	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	...	.....
55 " 60	0	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	0.00
60 and over	...	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	...	.....

TABLE XXIV—*Continued*

NEW HAVEN

Groups of Teachers	Number Reporting No Property	Number Owning																					Total	Percentage Reporting No Property
		Under $100	$100 to $500	$500 to $1,000	$1,000 to $1,500	$1,500 to $2,000	$2,000 to $2,500	$2,500 to $3,000	$3,000 to $3,500	$3,500 to $4,000	$4,000 to $4,500	$4,500 to $5,000	$5,000 to $6,000	$6,000 to $7,000	$7,000 to $8,000	$8,000 to $9,000	$9,000 to $10,000	$10,000 to $11,000	$11,000 to $12,000	$12,000 to $13,000	$13,000 to $14,000	$14,000 to $15,000	Over $15,000		
Grade teachers—																								
Women, unmarried	64	5	29	22	6	5	1	5	5	3	..	1	3	1	..	2	2	..	1	..	..	..	..	155	41.29
Women, married, widowed, or divorced	0	..	..	..	..	1	..	1	..	..	1	1	1	..	1	..	..	..	..	..	..	..	..	6	0.00
Men, unmarried	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	100.00
Men, married, widowed, or divorced	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
High-school teachers—																								
Women, unmarried	5	..	3	1	1	1	2	..	..	..	..	..	2	1	..	..	1	..	..	..	..	..	..	17	29.42
Women, married, widowed, or divorced	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	50.00
Men, married, widowed, or divorced	1	..	..	1	..	1	1	..	..	..	..	..	2	..	..	1	..	..	..	..	..	1	..	8	12.50
Principals, assistant principals, supervisors, etc.—																								
Women, unmarried	6	..	2	2	1	..	..	..	..	2	1	..	1	..	..	..	1	1	..	..	..	..	..	17	35.29
Women, married, widowed, or divorced	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	0	.....
Men, unmarried	0	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	0.00
Men, married, widowed, or divorced	0	..	..	..	..	1	2	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	4	0.00
Details of unmarried women grade teachers by age groups—																								
Under 25	20	1	12	1	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	36	55.56
25 to 30	22	1	8	8	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	40	55.00
30 " 35	6	1	5	7	4	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	25	24.00
35 " 40	5	1	2	3	1	..	..	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	15	40.00
40 " 45	6	1	1	2	..	1	..	..	1	..	..	..	2	..	..	..	1	..	..	..	..	..	..	15	33.33
45 " 50	1	..	1	1	1	..	1	2	2	..	..	1	1	1	..	2	..	..	..	..	..	..	..	14	7.14
50 " 55	3	..	..	..	..	2	..	..	1	..	..	..	..	..	..	..	1	..	1	..	..	..	..	8	37.50
55 " 60	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....
60 and over	1	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	50.00

In Hamilton and Atlanta all the married men high-school teachers reported some property. In New Haven 12.50 per cent of this group reported no property; in Denver, 16 per cent; in Cincinnati, 22.22 per cent.

From Cincinnati, no reports were received from women of the rank of principals, assistant principals, supervisors, etc., and only one such case is reported from Hamilton. In the remaining three cities Denver ranks highest with only 33.33 per cent of this group returning no property, New Haven next with a corresponding percentage of 35.29; and Atlanta last with 39.47 per cent.

All married men of the group of principals, assistant principals, supervisors, etc., report property in Hamilton, Atlanta, and New Haven. In Cincinnati only 5.36 per cent and in Denver only 6.67 per cent of the men of this rank report no property. Similar comparisons can easily be worked out for the other less numerous teaching groups.

Combining unmarried women grade teachers in all five cities by age groups:

110	or	67.07	per cent	of	the	164	under	25	years	of	age	report	no property.
112	"	52.83	"	"	"	212	from	25	to	30	years	of age	report no property.
91	"	38.88	"	"	"	234	"	30	"	35	"	"	"
46	"	30.87	"	"	"	149	"	35	"	40	"	"	"
40	"	29.19	"	"	"	137	"	40	"	45	"	"	"
19	"	20.21	"	"	"	94	"	45	"	50	"	"	"
15	"	21.43	"	"	"	70	"	50	"	55	"	"	"
4	"	14.28	"	"	"	28	"	55	"	60	"	"	"
4	"	19.05	"	"	"	21	over	60	years	of	age	report	no property.

Two out of three of the teachers under twenty-five years of age report no property and not until the age group thirty to thirty-five do we find less than half the teachers so replying. In all the cities except Atlanta the percentage of unmarried women-grade teachers reporting some property increases rapidly at thirty or thirty-five years of age, and in Atlanta, it will be remembered, the proportion of mature teachers of this sex and rank is very small. This fact is probably due in part to the lower salaries received by younger teachers and in part to the possibility of marriage. Even in the most advanced age groups the summary presented above shows from 1 in 5 to 1 in 7 unmarried grade women teachers still reporting no property. Most of these cases are due to the burden of supporting dependent relatives.

Turning from the number of those reporting no property to the amounts reported by those who have been more fortunate, the details for grade women teachers by age groups in Table XXIV indicate clearly the larger accumulations of those of more advanced age. Peculiar interest attaches to the financial condition of the older women of this rank. It may be expected to show whether from a life time devoted to their work as teachers

they have been able to accumulate property sufficient to provide for their retirement. If this is not the case normally, the necessity for pensions is apparent unless, of course, salaries sufficient to provide a margin for savings can be secured in the future. To throw light upon this point the following summary table is presented grouping unmarried women grade teachers over fifty years of age according to the amount of property which they reported.

Cities	No Property	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 to $4,000	$4,000 to $5,000	$5,000 to $6,000	$6,000 to $7,000	$7,000 to $8,000	$8,000 to $9,000	$9,000 to $10,000	Over $10,000	Total
Cincinnati	15	10	15	6	7	8	2	2	0	1	0	0	66
Denver ...	4	9	4	3	5	8	4	1	2	1	0	1	42

Hamilton reports no teachers of this age group. Atlanta 1 only, and New Haven 10 only. At the present time, the remaining two cities, Cincinnati and Denver, pay teachers of this rank maximum salaries of $1,000 and $960, respectively, which are considerably higher than the best salaries paid women grade teachers in the other three cities. It must be remembered that the figures presented above and also in Table XXIV include personal property, such as furniture and books, from which no money income is derived.

At safe rates of interest, not exceeding 4 or 5 per cent annually, only those teachers possessing at least $5,000 could expect to retire upon their own resources, and then only in case no others were dependent upon them for support. Even in the latter and more favorable assumption, which is by no means always realized in practice, the income from this amount of property would be sufficient only for the most frugal manner of living. Comfort would only be possible with the addition of a pension. On the basis suggested above, only 5 out of 66 unmarried grade women teachers over fifty years of age in Cincinnati, and only 9 out of 42 in Denver could face retirement without pensions except under poverty-stricken conditions. These small groups of teachers, it must also be remembered, represent the most fortunate outcome reasonably to be expected as age advances by all the teachers of their sex and rank numbering in Cincinnati, 434, and in Denver, 266.[1]

In the five cities studied only 16 unmarried high-school teachers of over fifty years of age replied to the questionnaires. One of these was worth between $13,000 and $14,000, and 7 were worth between $5,000 and $8,000, making 8 altogether owning property in excess of $5,000 in value. So far as one may judge from so small a number therefore, a much larger proportion of single women high-school teachers of advanced age are able to retire on their own resources than was found to be the case with single women

[1] These figures include only those reporting to the Committee. The total number of grade women teachers in Cincinnati is 927, and in Denver, 696.

grade teachers. On the other hand it should be remembered that women high-school teachers have been in receipt of larger salaries, permitting better standards of living. To retire with nothing further than the income from the property they possess would involve hardship which would be more keenly felt even if it were no greater absolutely.

Only 13 unmarried women over fifty years of age of the rank of principals, assistant principals, supervisors, etc., reported from the five cities. Of these, 4 were worth over $5,000; 5 of them reported no property.

So far as Cincinnati, Hamilton, Denver, Atlanta, and New Haven are concerned, the foregoing figures show a highly unsatisfactory property condition on the part of unmarried women teachers of all ranks who have reached an age at which retirement must be thought of. It is easy to dismiss such statements with the remark that they show improvidence. That there are persons of this character among teachers as well as in all other social groups it would, of course, be foolish to deny. Figures previously quoted (p. 101) indicate that there may be some ground for this charge among younger teachers, but the large percentage of those over thirty or thirty-five years of age who report savings certainly does not indicate widespread improvidence. And when one considers the small or at best modest salaries paid, the relatively high community demands up to which teachers must bring their standards of living, and finally the large number of single women teachers burdened with the support of dependents, it is manifest that the charge of improvidence alone does not explain the situation or obviate the necessity of proper provision for such teachers retiring after long years of service in the schools.

The figures in Table XXIV showing property possessed by married, widowed, or divorced grade women teachers indicate their somewhat better financial condition, which has already been commented upon in the discussion of the teacher's income. But the extra burden of children resting upon some of these teachers must be counted against this advantage.

Married, widowed, or divorced teachers of both sexes have not only retirement but also the possibility of their death and consequent provision for the surviving members of their families to think of. The situation of such teachers with reference to the latter contingency will be taken under the discussion of life insurance.

Table XXIV does not present the amount of property owned by other than unmarried women grade teachers by age groups, but it furnishes many instances showing how small a proportion of teachers of any age group acquire considerable amounts of property. Thus among unmarried women high-school teachers in Cincinnati, only 6 out of 34 report property worth over $5,000; in Hamilton, 1 out of 5; in Denver, 7 out of 30; in Atlanta, 4 out of 20; and in New Haven, 4 out of 17. Married men teaching in the high schools show an average value of property more than double that possessed by single women of the same rank. In Cincinnati, however,

out of twenty-five married men high-school teachers there is only one whose property is stated as amounting to over $10,000, and only 7 worth between $5,000 and $10,000. In Denver out of 25 such teachers 2 are worth over $10,000, and six between $5,000 and $10,000.

Married men ranking as principals, assistant principals, supervisors, etc., show the highest average value of property—$5,118.34—reported by any group. In Cincinnati, out of 56 such teachers, 8 have property worth over $10,000 and 18 property worth between $5,000 and $10,000. In Denver out of 15 such teachers, 3 have property worth over $10,000 and none between $4,000 and $10,000.

Out of 1,602 teachers of all ranks, Table XXIV shows only 13 worth over $15,000. Property holdings of this size, which would be counted modest enough among business or other professional men, are thus extremely exceptional among the teachers of five cities, two of which at least pay comparatively high salaries. Some details regarding the 13 plutocrats thus discovered may be of interest. Teaching rank and exact age are not given, however, in order that their identity may not be discoverable. For the same reason, in the case of married, widowed, or divorced teachers of this group, the size of their families is stated simply as normal, meaning 4 or 5 persons including the teacher and his wife, or as less than, or greater than, this normal size. It is betraying no confidence, however, to say that 7 of these teachers are of the rank of principals, assistant principals, supervisors, etc., 4 are high-school teachers, and only 2, grade teachers.

The richest of the lucky 13 is a man of twenty-one years' teaching experience, and between forty-five and fifty years of age. He is married and has a family of normal size entirely dependent upon him for support. He owns property to the value of $53,000, his home being worth $6,000; other real estate, $35,000; and personal property, $12,000. Of this $16,000 is attributed to inheritance or bequest, $3,000 to marriage; and the remainder, or $34,000, to business or earnings other than teaching service. None of the property is ascribed to savings from his salary as a teacher, which now amounts to $2,000 a year, his other income chiefly from rentals and investments, being given as $4,075 in 1911.

Next in order is a widow, teaching experience not given, between sixty and sixty-five years of age. She has two children partially dependent upon her for support to whom she contributed $450 in 1911. Her property is worth $30,000, only $5,000 of which she attributes to savings from her salary as teacher. The remainder came from an inheritance of $1,000, and from fortunate real estate investments. In 1911 her salary was $1,300 a year, and the income from her property was $2,400.

The third is a married man of twenty-one years' experience, between forty and forty-five years of age, and childless. He is worth $27,000, and attributes only $5,000 of this to savings from his salary, which now amounts to $1,900 a year. The income from his property in 1911 was $1,500.

Fourth comes a married man with twenty years' teaching experience, and between forty and forty-five years old. He has a family of normal size and owns property valued at $21,000, only $1,000 of which he attributes to savings from his salary as a teacher. By inheritance he received $2,000, by marriage, $500. Other sources of his property are not stated. His present salary is $1,300; he earned $237 from other teaching in 1911, and received an income of $1,200 from his property, making a total of $2,737 for the year.

Fifth, a man with thirty years' teaching experience, and between fifty and fifty-five years of age. He is married and has a family of more than normal size. All of his children but one, however, are now entirely independent of him for support. He is worth $20,800, of which $5,000 came from inheritance. Of the remainder, $12,800 is represented by properties under development, and not yet productive. Only $3,000 is attributed to savings from his salary as a teacher, which in 1911 was $2,000.

Sixth, a single woman of thirty years' teaching experience, between forty-five and fifty years old and with an adult female relative partly dependent upon her for support to whom she contributed $275 in 1911. She reports property worth $18,300; of which $5,300 came from inheritance and $10,000 from real estate investments. Only $3,000 is ascribed to savings from her salary as a teacher which now amounts to between $950 and $1,000 a year. She also received $920 in 1911 from rentals.

Seventh, a widow with eight years' teaching experience, and between forty and forty-five years of age. She had a family of normal size and the children are still entirely dependent upon her for support. Her property is worth $18,000, of which $8,000 came to her by inheritance. Other sources are not stated. Her present salary is between $550 and $600 a year, and she received an additional income in 1911 from rentals and investments of $412.

Eighth, a married man over seventy years of age. His family is of normal size but the children are now independent. He owns property worth $17,000, of which $6,000 is attributed to savings from salary. A textbook published some years ago yielded several thousand dollars in royalties. His salary was between $3,000 and $3,500 in 1911, and his income from other sources for that year amounted to $300.

Ninth, a married man with twenty-eight years' teaching experience and between fifty and fifty-five years of age. His family is of normal size and is entirely dependent upon him for support. He is worth $16,500 of which $4,000 is attributed to business or earnings from other than teaching service; $7,000 to investments, part of which were in real estate, and $5,500 to savings from salary as a teacher. His present salary is $2,000; he earned $200 by other than teaching work, and received an income from property of $780 in 1911.

Tenth, a single woman with twenty-eight years' teaching experience and between forty-five and fifty years old. She contributed $135 in 1911

to the support of young relatives. Her property is worth $16,000, of which $2,000 came from inheritance, the source of the rest not being stated. Her present salary is $1,700, other income not given.

Eleventh, a married man with fifty-six years' teaching experience, over seventy years of age. His family is of less than normal size and still entirely dependent upon him for support. He owns property worth $15,200, none of which is attributed to savings from his salary as teacher. In 1911 his salary was $2,400, and his income from property only $300.

Twelfth, a single man with eighteen years' teaching experience, between forty and forty-five years old, who partially supports a mother and sister. He is worth $15,000, all of which he ascribes to savings from his salary as teacher. In 1911 he saved $1,000 from his salary of $2,300.

Thirteenth, a married man with thirty-two years' teaching experience and fifty-five years of age, no children, but partially supporting two adult relatives. He is worth $15,000, "nearly all" of which was saved from his salary as teacher. In 1911 his salary was $2,400, and the income from property was $360.

A brief consideration of the thirteen foregoing cases will make it clear that their comparatively large property holdings were due only in a minor degree of savings from salary alone. Only two of them ascribe their property wholly to this source, and these were the lowest on the list. Of the remainder, the first and the eleventh, owe their property, at least in their own opinion, wholly to other sources. The others attribute sums ranging from $1,000 to $6,000 to savings from salary. Assuming in the seventh and tenth cases, where the data are incomplete, that all property not otherwise stated is due to the latter source, we find that only $82,500 out of a total property value of $282,000 reported by these thirteen persons was attributed by them to savings from their salaries as teachers. With every possible deduction from estimates of this nature, such as were noted above (see p. 109), and granting that these teachers must have been materially aided in the accumulation of property by the steady salary which they could always fall back upon, still it remains true for the five cities studied that nearly all teachers who succeeded in amassing considerable properties owe their good fortune largely to sources outside their salaries. The common observation that teaching is not a money-making pursuit would seem to be more than confirmed by the results of this investigation in Cincinnati, Hamilton, Denver, Atlanta, and New Haven.

XI. LIFE INSURANCE CARRIED BY TEACHERS

The questionnaires circulated among teachers in Cincinnati asked the "amount of insurance carried on your life?" In Hamilton, Denver, Atlanta, and New Haven the following questions were added:

Net amount of insurance *premiums* paid for the year 1911 as follows:
Straight life policies? . . . . . $.....
Limited payment life policies? . . . .
In what year will they be paid up? .....19...
Term policies? . . . .
In what year does their protection cease? .....19...
Endowment policies? . . . .
In what year will endowment be payable in case you survive? 19...
Other forms of policies, stating nature of each and premiums?
....
....
Total net premiums for the year 1911 . . . . . $.....

There would seem to be no reason to doubt the accuracy of the returns as to the amount of insurance carried, nor, for that matter, as to the amount of premiums paid in 1911. In some instances, however, it was doubtful whether teachers had properly classified the kind of policies they held, altho their unfamiliarity with the terms used is probably no greater than that of the average patron of insurance companies. Particularly was it noticeable that the premiums sometimes reported as paid under straight life policies were considerably larger than they should have been, considering the age of the insured. In all probability these policies were either limited payment life or endowment.

Straight life insurance policies offer protection and require premium payments up to the death of the person insured. Limited payment life policies offer protection up to the death of the insured, but the term during which premiums must be paid is limited, usually to a period of twenty years. Term policies offer protection for a definite period only, usually fifteen or twenty years, payments being made during this term. If the insured person survives the period fixed his protection ceases, unless he is able to renew for another term at a higher rate owing to his advance in years. Endowment policies protect the life of the insured during a fixed period, commonly of twenty years, at the end of which, if the insured person survives, the face value of the policy is paid over to him.

Endowment policies, of course, require the highest premiums. According to the scale of one of our largest and best-known companies, the rates charged per $1,000 of insurance for each of the types mentioned above are as follows:[1]

[1] All of the rates are for participating policies.

Straight Life	$24.38
Limited Payment Life (twenty annual payments)	34.76
Term Policy (twenty-year term)	14.11
" " (fifteen-year term)	13.54
Endowment (twenty years)	50.13

In the following table the amounts paid by teachers for premiums of each type are shown by cities together with percentages of total premiums represented by the premiums of each type.

For all the cities straight life premiums amount to 15.4 per cent of the total, and limited payment life to 12.2 per cent. Premiums on term policies are only 2.1 per cent of the total; on fraternal policies, 1.5 per cent; on health and accident policies, 3.9 per cent; and on industrial insurance, which is collected in small sums weekly, 1.3 per cent. The strong preference of teachers for the endowment form is shown by the fact that 62.8 per cent of the total premiums in all the cities are paid on this type of policy.

Endowment policies are strongly urged by agents as combining both the protection of insurance in case of death, and provision for old age in case of survival. They represent thus both savings and insurance, and the favor in which they are held as shown in Table XXV, indicates that many teachers regard their policies not only as protection against the risk of death, but even more largely perhaps as a form of investment. This attitude is, of course, exactly what one would expect on the part of unmarried teachers having no direct dependents to support, or at least no dependents likely to survive them. Provision for old age is the vital question with them. Married teachers with families, on the other hand, must provide against the risk of death. Whether, considering the dual function of endowment policies, the rates charged for them are too high, is a moot question into which it will not be necessary to inquire at this time. The point has been well made by the Carnegie Foundation for the Advancement of Teaching, however, that an adequate pension system would exempt teachers from the necessity of buying this highest priced form of insurance. Relieved in part of the necessity of providing for old age by their pensions, they could employ to advantage the term policy or other cheaper forms of insurance,[1] which would protect their lives up to the age at which they become eligible

[1] In the Third Annual Report of the Carnegie Foundation for the Advancement of Teaching, published in October, 1908, Mr. Henry S. Pritchett calls attention to still another policy of moderate cost known as the "yearly renewable term policy," which, however, is issued by a few companies only. "In general," Mr. Pritchett adds, "it may be said that any teacher whose physical condition is such that he can buy insurance may protect his family by buying a straight limited life insurance at moderate cost during the earlier years of his service and until his right in the retiring allowance system has been earned. The value of straight life insurance has been somewhat obscured in recent years by the exaggerated claims of life insurance companies in the matter of endowment policies. The wide margin between the promises of the companies in such policies and the actual amounts realized at their maturity has also operated to create suspicion of all insurance.

"Neither the vagaries of life insurance companies nor the representations of their agents ought to obscure the advantages of straight life insurance, nor ought the establishment of a system of retiring allowances, contingent on service, to weaken in any respect the obligation to make reasonable provision against the contingencies of life."

TABLE XXV

LIFE INSURANCE PREMIUMS PAID FOR EACH TYPE OF POLICY BY CITIES

KIND OF POLICY	HAMILTON		DENVER		ATLANTA		NEW HAVEN		TOTAL	
	Premium	Percentage	Premium	Percentage	Premium	Percentage	Premium	Percentage	Premium	Percentage
Straight Life	$ 341.32	18.8	$1,666.73	15.3	$249.90	13.3	$ 310.29	14.9	$ 2,568.24	15.4
Limited Payment Life	187.69	10.3	1,235.16	11.3	270.54	14.4	330.18	15.8	2,023.57	12.2
Term Policy	.....	....	247.48	2.3	.....	....	95.00	4.5	342.48	2.1
Endowment	1,211.23	66.6	6,969.05	63.0	997.60	53.1	1,276.45	61.3	10,454.33	62.8
Fraternal	24.00	1.3	195.76	1.8	18.80	1.1	14.00	0.7	252.56	1.5
Health and Accident	25.00	1.3	419.40	4.0	189.87	10.1	18.00	0.9	652.27	3.9
Industrial	31.20	1.7	10.40	0.1	144.65	7.7	31.20	1.5	217.45	1.3
Various*	.....	....	318.90	2.2	6.00	0.3	8.20	0.4	130.20	0.8
Total	1,820.44	100	11,062.88	100	1,877.36	100	2,083.32	100	16,641.10	100

* Including case of beneficiary society, investment, and funeral benefit insurance, and cases in which the kind of insurance was not specified.

for retirement. The low rates at which term insurance is procurable would enable them to secure policies for much larger amounts and thus to protect themselves and families much more adequately against the risk of death during the period prior to their retirement. If they survived the term of their policies their old age would be provided for by the pension system and by such savings as they had been able to lay aside either personally, or with the aid of savings banks or building and loan associations.

Table XXVI shows, by cities and teaching groups, the number of teachers insured and uninsured, the percentage uninsured, and the maximum, minimum, and average amounts of insurance carried.

The largest percentage of uninsured among unmarried women grade teachers—84.85 per cent—is shown by Atlanta. New Haven is second with 78.06 per cent; Denver third, 72.56 per cent; Cincinnati fourth, 65.21 per cent; Hamilton fifth, with only 53.57 per cent uninsured. Atlanta also makes the poorest and Hamilton the best showing in this regard for unmarried women high-school teachers, the order of the other cities being the same as for unmarried women grade teachers, except that New Haven and Denver change places. Only 4.17 per cent of the married men high-school teachers in Cincinnati are uninsured. In Denver 12 per cent of this group are uninsured, and the other cities show even larger percentages but the number of such teachers reporting is too small to make the results very conclusive. Married men of the rank of principals, assistant principals, supervisors, etc., show a percentage of 8.93 uninsured in Cincinnati, and of 26.67 in Denver.

Among unmarried women grade teachers who are insured the average amount of insurance carried is $1,716.52 in Denver; $951.92 in Hamilton; $823.91 in New Haven; $404.70 in Atlanta; and $402.89 in Cincinnati. The average amount of insurance carried by the insured among unmarried women high-school teachers varies from $1,275 in Atlanta to $1,937.50 in New Haven; by the married men high-school teachers from $1,666.67 in Hamilton to $3,894.55 in Denver; and by married men principals, assistant principals, supervisors, etc., from $2,333.33 in Hamilton to $6,000 in Atlanta.

Among the 1,602 teachers of all grades in the five cities studied only five held policies amounting to $10,000 and over, the largest amount of insurance reported by any one teacher being $13,000. Eleven were insured for from $7,500 to $10,000, and thirty for from $5,000 to $7,500. Altogether therefore less than 3 per cent of these teachers were insured for amounts exceeding $5,000.

Maximum, minimum, and average amounts of insurance as presented above are interesting, but not conclusive. Their significance is somewhat clouded by the fact that the groups of teachers characterized as married, widowed, or divorced contain a considerable proportion of persons of the two

TABLE XXVI

NUMBER OF TEACHERS INSURED AND UNINSURED; PERCENTAGE UNINSURED; MAXIMUM, MINIMUM, AND AVERAGE AMOUNTS INSURANCE CARRIED

CINCINNATI

Groups of Teachers	Number of Teachers	Number Uninsured	Percentage Uninsured	Number Insured	Maximum Amount of Insurance Carried by One Person	Minimum Amount of Insurance Carried by One Person	Average Amount Carried by Those Insured
Grade teachers—							
Women, unmarried	434	283	65.21	151	$ 4,000.00	$ 125.00	$ 402.89
Women, married, widowed, or divorced	11	4	36.36	7	4,000.00	208.00	658.91
Men, unmarried	8	2	25.00	6	5,000.00	1,000.00	1,500.00
Men, married, widowed, or divorced	17	3	17.65	14	4,000.00	500.00	1,441.17
High-school teachers—							
Women, unmarried	34	16	47.06	18	4,000.00	1,000.00	1,346.35
Women, married, widowed, or divorced	1	1	100.00	0	.....	.....	.....
Men, unmarried	9	1	11.11	8	8,000.00	1,000.00	3,166.66
Men, married, widowed, or divorced	24	1	4.17	23	9,000.00	1,000.00	3,604.16
Principals, assistant principals, supervisors, etc.—							
Women, unmarried	...	...	.....	..	.....	.....	.....
Women, married, widowed, or divorced	...	...	.....	..	.....	.....	.....
Men, unmarried	8	2	25.00	6	3,000.00	1,000.00	1,375.00
Men, married, widowed, or divorced	56	5	8.93	51	13,000.00	500.00	2,979.28

HAMILTON

Grade teachers—							
Women, unmarried	56	30	53.57	26	$ 3,500.00	$ 200.00	$ 951.92
Women, married, widowed, or divorced	2	1	50.00	1	270.00	270.00	270.00
Men, unmarried	2	0	0.00	2	2,000.00	1,000.00	1,500.00
Men, married, widowed, or divorced	3	3	100.00	0	0	0	.....
High-school teachers—							
Women, unmarried	5	2	40.00	3	2,000.00	1,500.00	1,666.67
Women, married, widowed, or divorced	1	0	0	1	2,000.00	2,000.00	2,000.00
Men, unmarried	2	1	50.00	1	2,000.00	2,000.00	2,000.00
Men, married, widowed, or divorced	4	1	25.00	3	2,000.00	1,000.00	1,666.67
Principals, assistant principals, supervisors, etc.—							
Women, unmarried	1	1	100.00	0	0	0	0
Women, married, widowed, or divorced	0	..	.....	..	.....	.....	.....
Men, unmarried	1	1	0	0	0	0	0
Men, married, widowed, or divorced	3	0	0	3	4,000.00	1,000.00	2,333.33

DENVER

Grade teachers—							
Women, unmarried	266	193	72.56	73	$ 5,000.00	$ 100.00	$ 1,716.52
Women, married, widowed, or divorced	38	21	55.26	17	4,500.00	54.00	1,409.30
Men, unmarried	3	3	100.00	0	.....	.....	.....
Men, married, widowed, or divorced	4	1	25.00	3	3,000.00	1,000.00	1,250.00
High-school teachers—							
Women, unmarried	30	21	70.00	9	5,000.00	1,000.00	1,777.78
Women, married, widowed, or divorced	3	2	66.66	1	2,000.00	2,000.00	2,000.00
Men, unmarried	11	3	27.27	8	9,000.00	140.00	3,267.50
Men, married, widowed, or divorced	25	3	12.00	22	10,000.00	1,000.00	3,894.55
Principals, assistant principals, supervisors, etc.—							
Women, unmarried	12	6	50.00	6	5,000.00	1,000.00	2,833.33
Women, married, widowed, or divorced	6	2	33.33	4	1,000.00	1,000.00	1,000.00
Men, unmarried	1	0	0	1	1,000.00	1,000.00	1,000.00
Men, married, widowed, or divorced	15	4	26.67	11	9,000.00	1,000.00	3,463.63

TABLE XXVI—*Continued*

ATLANTA

Groups of Teachers	Number of Teachers	Number Uninsured	Percentage Uninsured	Number Insured	Maximum Amount of Insurance Carried by One Person	Minimum Amount of Insurance Carried by One Person	Average Amount Carried by Those Insured
Grade teachers—							
Women, unmarried	198	168	84.85	30	$ 2,000.00	$ 30.00	$ 404.70
Women, married, widowed, or divorced	15	12	80.00	3	10,000.00	100.00	5,166.67
Men, unmarried	0	...	.....	..	.....	.....	.....
Men, married, widowed, or divorced	0	...	.....	..	.....	.....	.....
High-school teachers—							
Women, unmarried	20	16	80.00	4	2,500.00	100.00	1,275.00
Women, married, widowed, or divorced	0	...	.....	..	.....	.....	.....
Men, unmarried	6	4	66.67	2	5,000.00	3,000.00	4,000.00
Men, married, widowed, or divorced	3	2	66.67	1	2,000.00	2,000.00	2,000.00
Principals, assistant principals, supervisors, etc.—							
Women, unmarried	38	26	69.47	12	3,000.00	325.00	1,218.75
Women, married, widowed, or divorced	11	7	63.64	4	3,000.00	130.00	1,282.50
Men, unmarried	0	...	.....	..	.....	.....	.....
Men, married, widowed, or divorced	3	0	0	3	10,500.00	250.00	6,000.00

NEW HAVEN

Grade teachers—							
Women, unmarried	155	121	78.06	34	$ 3,000.00	$ 88.00	$ 823.91
Women, married, widowed, or divorced	6	4	66.67	2	2,000.00	1,000.00	1,500.00
Men, unmarried	2	1	50.00	1	2,000.00	2,000.00	2,000.00
Men, married, widowed, or divorced	0	...	.....	..	.....	.....	.....
High-school teachers—							
Women, unmarried	17	9	52.99	8	5,000.00	1,000.00	1,937.50
Women, married, widowed, or divorced	0	...	.....	..	.....	.....	.....
Men, unmarried	2	1	50.00	1	1,000.00	1,000.00	1,000.00
Men, married, widowed, or divorced	8	1	12.50	7	8,000.00	1,000.00	3,642.84
Principals, assistant principals, supervisors, etc.—							
Women, unmarried	17	11	64.71	6	2,000.00	330.00	1,130.00
Women, married, widowed, or divorced	0	...	.....	..	.....	.....	.....
Men, unmarried	1	0	0.00	1	2,000.00	2,000.00	2,000.00
Men, married, widowed, or divorced	4	1	25.00	3	5,000.00	3,000.00	3,666.67

latter conjugal conditions who do not have to provide for the possibility of surviving wives. Moreover, in the case of married teachers, the larger the amount of property owned the less is the need of life insurance. In the following table the situation of all married men teachers in Cincinanti and Denver is presented from the latter point of view, regardless of whether they carry insurance or not. The small number of married men teachers in the other three cities makes the presentation of similar tables for them scarcely worth while. No account is taken in Table XXVII of any dependents except children under twenty-one years of age, although, as was shown in an earlier section of this report, a considerable burden caused by the necessity of supporting other relatives rests upon many teachers.

It is evident from Table XXVII that the moral obligation to protect families against the risk of the death of the bread-winner is recognized by the great majority of married men teachers in Cincinnati and Denver. Out of 96 such teachers replying from Cincinnati only 9 are uninsured; out of 42

TABLE XXVII

AVERAGE PROPERTY AND SIZE OF FAMILIES OF UNINSURED MARRIED MEN TEACHERS; AVERAGE PROPERTY AND INSURANCE, AND SIZE OF FAMILY OF MARRIED MEN TEACHERS WHO ARE INSURED

CINCINNATI

TEACHING AND AGE GROUPS	TOTAL NUMBER OF TEACHERS	UNINSURED				INSURED					
		Number	Average Property	Average Salary	Average Number of Minor Children	Number	Average Property	Average Insurance	Total Average Property and Insurance	Average Salary	Average Number of Minor Children
Grade teachers—											
25 to 30 years of age	2	1	$1,200.00	$820.00	0.00	1	$ 0.00	$4,000.00	$4,000.00	$1,030.00	1.00
30 " 35 " " "	1	0	.....	.....	.....	1	2,300.00	1,000.00	3,300.00	950.00	0.00
35 " 40 " " "	2	0	.....	.....	.....	2	1,862.50	1,750.00	3,612.50	875.00	2.00
40 " 45 " " "	4	1	0.00	650.00	1.00	3	2,466.67	2,333.33	4,800.00	906.67	1.00
45 " 50 " " "	3	0	.....	.....	.....	3	1,633.33	1,166.67	2,800.00	1,083.33	2.33
50 " 55 " " "	3	1	600.00	900.00	0.00	2	3,000.00	1,500.00	4,500.00	1,025.00	.50
55 " 60 " " "	1	0	.....	.....	....	1	4,000.00	2,000.00	6,000.00	1,280.00	0.00
60 years and over...	1	0	.....	.....	.....	1	5,100.00	500.00	5,600.00	800.00	0.00
High-school teachers—											
25 to 30 years of age	2	0	.....	.....	.....	2	28.00	1,000.00	1,028.00	996.00	.50
30 " 35 " " "	0	..	.....	.....	.....	..	.....	.....	.....	.....	.....
35 " 40 " " "	6	0	.....	.....	.....	6	2,916.67	4,416.67	7,333.34	1,625.00	1.67
40 " 45 " " "	5	0	.....	.....	.....	5	6,700.00	3,900.00	10,600.00	2,080.00	1.00
45 " 50 " " "	2	0	.....	.....	.....	2	1,250.00	2,500.00	3,750.00	1,525.00	1.00
50 " 55 " " "	3	0	.....	.....	.....	3	1,283.33	4,000.00	5,283.33	1,880.00	1.00
55 " 60 " " "	1	0	.....	.....	.....	1	4,000.00	5,000.00	9,000.00	2,324.00	0.00
60 years and over...	4	1	0.00	2,200.00	0.00	3	7,933.33	4,500.00	12,433.33	2,233.33	0.00
Principals assistant principals, supervisors, etc.—											
25 to 30 years of age	2	0	.....	.....	.....	2	700.00	2,500.00	3,200.00	1,400.00	1.00
30 " 35 " " "	2	0	.....	.....	.....	2	2,125.00	2,000.00	4,125.00	1,535.00	.50
35 " 40 " " "	3	0	.....	.....	.....	3	6,000.00	1,833.33	7,833.33	1,713.33	1.67
40 " 45 " " "	7	1	5,600.00	1,600.00	2.00	6	6,883.33	5,000.00	11,883.33	1,783.33	1.33
45 " 50 " " "	9	0	.....	.....	.....	9	5,022.22	3,666.67	8,688.89	1,748.89	1.22
50 " 55 " " "	10	2	6,073.50	2,050.00	1.50	8	6,150.00	3,437.50	9,587.50	2,187.50	.87
55 " 60 " " "	11	0	.....	.....	.....	11	4,137.72	3,036.36	7,174.08	1,980.00	1.64
60 years and over...	12	2	7,000.00	1,600.00	0.00	10	6,790.00	2,844.00	9,634.00	2,299.00	0.40

DENVER

Grade teachers—											
25 to 30 years of age	1	0	.....	.....	.....	1	$5,800.00	$1,000.00	$6,800.00	$696.00	1.00
30 " 35 " " "	1	0	.....	.....	.....	1	1,000.00	1,000.00	2,000.00	960.00	0.00
35 " 40 " " "	..	..	.....	.....	.....	..	.....	.....	.....	.....	....
40 " 45 " " "	..	..	.....	.....	.....	..	.....	.....	.....	.....	....
45 " 50 " " "	1	0	.....	.....	.....	1	0.00	3,000.00	3,000.00	600.00	2.00
50 " 55 " " "	..	..	.....	.....	.....	..	.....	.....	.....	.....	....
55 " 60 " " "	..	..	.....	.....	.....	..	.....	.....	.....	.....	....
60 years and over...	..	..	.....	.....	.....	..	.....	.....	.....	.....	....
High-school teachers—											
25 to 30 years of age											
30 " 35 " " "	6	0	.....	.....	.....	6	2,600.00	2,566.66	5,166.66	1,236.00	1.00
35 " 40 " " "	7	0	.....	.....	.....	7	2,964.28	3,485.71	6,449.99	1,429.86	2.00
40 " 45 " " "	4	1	6,000.00	1,233.33	0.00	3	2,266.67	3,500.00	5,766.67	1,477.78	2.00
45 " 50 " " "	4	0	.....	.....	.....	4	14,425.00	7,720.00	22,145.00	1,387.50	2.25
50 " 55 " " "	2	1	8,500.00	2,000.00	4.00	1	4,500.00	8,000.00	12,500.00	1,533.33	6.00
55 " 60 " " "	1	0	.....	.....	.....	1	5,400.00	4,000.00	9,400.00	1,600.00	1.00
60 years and over...	1	0	.....	.....	.....	1	2,100.00	2,000.00	4,100.00	1,900.00	1.00
Principals, assistant principals, supervisors, etc.—											
25 to 30 years of age	1	0	.....	.....	.....	1	1,500.00	2,000.00	3,500.00	1,200.00	2.00
30 " 35 " " "	..	..	.....	.....	.....	..	.....	.....	.....	.....	....
35 " 40 " " "	1	0	.....	.....	.....	1	1,250.00	2,000.00	3,250.00	1,800.00	4.00
40 " 45 " " "	3	0	.....	.....	.....	3	1,716.67	1,833.33	3,550.00	1,788.67	2.33
45 " 50 " " "	3	1	2,500.00	1,334.00	3.00	2	1,700.00	1,500.00	3,200.00	1,700.00	1.00
50 " 55 " " "	3	0	.....	.....	.....	3	15,933.33	7,633.33	23,566.66	21,333.33	2.33
55 " 60 " " "	1	0	.....	.....	1.00	1	4,125.00	3,000.00	7,125.00	1,800.00	2.00
60 years and over...	2	1	3,500.00	2,200.00	1.00	1	3,700.00	1,200.00	4,900.00	1,600.00	2.00

in Denver only 4 are uninsured. Probably some of the latter cases are due to the inability to obtain insurance because of ill health.

While Table XXVII thus shows that a very large proportion of married men teachers in the two cities have taken out policies, the aggregate protection which they are able to give their families either by insurance or by property accumulations or by both combined is frequently inadequate. Thus unless other sources of support, such as aid from relatives, are available, the deaths of the three uninsured married men grade teachers reported from Cincinnati would leave their survivors in deplorable circumstances. One of them who is between forty and forty-five years of age and whose present salary is only $650 has neither property nor insurance to leave to his wife and child. Two others with salaries of $820 and $900 respectively have property amounting only to $1,200 and $600 respectively to leave to surviving wives.

The relatively better situation of the insured appears in the columns to the right in Table XXVII. Thus taking the three married men grade teachers between forty-five and fifty years of age reporting from Cincinnati, whose average salary is $906.67, it will be noted that the average value of their property is $2,466.67 and of life insurance, $2,333.33; so that in case of death each would leave to the surviving wife and one child under twenty-one an average estate of $4,800. Five married men high-school teachers of the same age group and with families of the same average size would leave an average of $10,600 to their survivors, of which $3,900 would come from life insurance. The present average salary of this group is $2,080.

In Denver two groups show unusually large estates, the high-school teachers between forty-five and fifty years of age and the principals between fifty and fifty-five years of age. The presence in these groups of some of the richer teachers whose cases were discussed above explains the very favorable results shown in Table XXVII.

Insurance is at best a partial substitute for the salary of a deceased bread-winner. If the head of his family could insure his life for twenty times the amount of his annual salary his death would leave his survivors in possession of a sum which, invested at the safe rate of 5 per cent, would just equal his former salary. Since the cost of the support of the bread-winner is usually greater than that of any other single member of the family, however, and since at his death it is usually possible for his survivors to live under simpler conditions, provision by insurance of a sum which would yield an income equal to his former salary is not necessary, even if it were financially possible.[1] Bearing these facts in mind and considering the small size of the average teacher's family it is perhaps not too arbitrary an assumption that an estate equal to ten times the salary of a deceased bread-winner would enable his survivors to live without too serious a reduction of their

[1] At the rates quoted on p. 130 a teacher whose salary was $1,000 would, if insured at age thirty, have to pay $487.60 yearly on a straight life policy in order to insure his life for $20,000.

standards of living. In Table XXVIII both insurance and property are combined where both are reported, altho it should not be forgotten that the income from property is enjoyed as a part of the family's total income prior to the death of the bread-winner. In other words income from property is not a new source capable of being drawn upon, as insurance is, at the death of the husband and father.

TABLE XXVIII

PROPERTY OF UNINSURED MARRIED MEN COMPARED TO THEIR SALARIES; PROPERTY AND INSURANCE OF INSURED MARRIED MEN COMPARED TO THEIR SALARIES

	CINCINNATI		DENVER	
	Number of Insured Married Men Whose Property and Insurance Are	Number of Uninsured Married Men Whose Property Is	Number of Insured Married Men Whose Property and Insurance Are	Number of Uninsured Married Men Whose Property Is
Less than one year's salary	4	4	1	0
From one to two times one year's salary	9	1	5	2
" two " three " " " "	15	1	10	0
" three " four " " " "	15	2	3	0
" four " five " " " "	14	0	4	1
" five " six " " " "	15	0	4	0
" six " seven " " " "	8	0	2	0
" seven " eight " " " "	3	0	1	0
" eight " nine " " " "	1	1	5	0
" nine " ten " " " "	2	0	1	0
Over ten	1*	0	3†	0

* Fifteen to sixteen times: property $27,000, insurance, $3,000, salary, $1,900.

† One case property, $53,000; insurance, $10,000; salary, $2,000.
" " " 20,800; " 6,000; " 2,000.
" " " 16,500; " 9,000; " 2,000.

Combining property and life insurance—the most favorable assumption that can be made under the circumstances—only 4 out of 138 married men teachers reporting from Cincinnati and Denver would, if they were to die now, leave estates aggregating over ten times the average salaries they are receiving; 91, or nearly two-thirds of them, would leave estates amounting to less than five times their average salaries. Death in the majority of such cases would inevitably mean a sharp reduction in the standard of living of the survivors. Insurance and property together would constitute a fund the income from which would not suffice for proper maintenance of wife and children, with the inevitable necessity that capital would have to be drawn upon while the family was adjusting itself to new conditions by finding work for such of its members as could be employed or other sources of income. In an earlier section of this report dealing with the property holdings of teachers, attention was called to the rather trite conclusion that teaching under present salary and living conditions is not a money-making pursuit. The foregoing facts regarding life insurance of married men teachers in two cities where salaries are considerably above the average show that it is emphatically not a pursuit which permits proper provision for wives and children of teachers in the case of death.

XII. THE TEACHER'S WORKING DAY

According to the resolution establishing the Committee on Teachers' Salaries and Cost of Living it was requested to consider among other things the "increased professional demands upon the time, strength, and funds of teachers." This wording is open to objection in that it assumes as already established such an increase in professional demands. No doubt most teachers would readily concede this point, but outsiders, at least, are justified in demanding such proof as may be obtainable. However, in the absence of definite records regarding the nature and amount of professional demands upon teachers at some earlier date or dates, conclusive evidence one way or the other is out of the question. So far as the length of the school session itself is concerned, authorities agree that there has been a considerable reduction in hours during the last fifty years. This, however, is not a definition of the professional demands upon the teacher, but only the beginning of such a definition. During the same period that has witnessed a shortening of school hours there has also occurred a lengthening of the curriculum that has imposed heavy burdens outside of school hours not only upon teachers but upon pupils as well.[1] Also the conception of the teacher's duty, socially as well as pedagogically, has broadened, leading to numerous other demands, both direct and indirect, which must be met if her work is to be regarded as efficient.

The outside public is prone to forget these additional burdens upon the time of a teacher. It realizes that the short hours of a bank clerk, for example, are not really short when the high nervous tension and the responsibility of the work are taken into account. It realizes further that when to the actual banking hours which seem so short are added the hours required to prepare for the day's business and, after it is over, to make the books balance and sometimes run down errors, the bank clerk's day is not really a short one. Very similar conditions prevail with regard to teachers. School starts, let us say, a little after eight in the morning, it is out at three o'clock or a quarter past three in the afternoon. High school may be dismissed an hour earlier. The teacher's working day thus appears extremely short. Add the usual Saturday holiday and we seem to have a complete realization of the ideal of *otium cum dignitate*. Yet it is in this profession that an unusually large number of nervous breakdowns occur, nor are such cases by any means confined to women teachers. The situation cannot be understood, especially that part of it relating to the real length of the working day, without taking into account the demands both direct and indirect made upon teachers out of school hours.

With this end in view the following questions were inserted in the questionnaires sent to teachers.

[1] Cf. John Tilden Prince, "Time Limits" and "School Sessions" in *Education*, XXVIII, 475–77, April, 1908.

13*a*) Number of hours required to be in schoolroom each day?

b) Number of additional hours each day spent in grading papers, preparing lessons and other work *directly* connected with your teaching?

c) Average number of hours per school day actually spent in[1] meeting other professional demands upon your time? Nature of such demands?

CINCINNATI

In Table XXIX a brief summary of the answers made to these questions by Cincinnati teachers of various classes is presented.

TABLE XXIX

THE TEACHER'S WORKING DAY

CINCINNATI

Classes of Teachers	Number in Each Class	Average Hours in Schoolroom	Average Hours Work Directly Connected With Teaching	Average Hours Other Professional Demands	Total Average Hours per School Day
		Hrs.:Min.	Hrs.:Min.	Hrs.:Min.	Hrs.:Min.
Grade teachers—					
Women	445	5:38	1:34	0:41	7:53
Men	25	5:53	2:07	0:53	8:53
High-school teachers—					
Women	35	5:57	2:15	0:31	8:43
Men	33	6:17	1:39	0:54	8:50
Principals, assistant principals, supervisors, etc.—					
Women	0	....	....	....	....
Men	64	5:54	1:34	1:27	8:55
Detail of Grade women teachers by age groups—					
Under 25	23	5:41	1:33	0:28	7:42
25 to 30	68	5:38	1:30	0:36	7:44
30 " 35	94	5:28	1:37	0:48	7:53
35 " 40	81	5:29	1:31	0:36	7:36
40 " 45	59	5:25	1:32	0:47	7:44
45 " 50	49	5:23	1:32	0:35	7:30
50 " 55	37	5:37	1:40	0:41	7:58
55 " 60	18	5:26	1:16	0:44	7:26
60 and over	16	5:43	2:40	1:00	9:23

It must be conceded that in asking teachers to answer questions regarding the number of hours of direct or indirect professional work in addition to those spent in the schoolroom, opportunity was given for estimates that might be excessive. The number of questionnaires exhibiting this tendency was negligible, however. On the other hand, a large majority of the statements were clearly most conservative on this score. Women teachers in the grades stated a total of direct and indirect professional work in addition to hours in the classroom amounting to an average of two hours and fifteen minutes for each school day. Men teachers of the same rank spent three hours in this way; women high-school teachers, two hours and forty-six minutes; men high-school teachers, two hours and thirty-three minutes; and men principals, assistant principals, and supervisors, three

[1] In the shorter questionnaries used in Cincinnati the words "necessary for" were used instead of "actually spent in," as in *b*) and *c*) above. The latter and obviously better form was employed in Denver, Atlanta, New Haven, and Hamilton.

hours and one minute. In other words, Cincinnati teachers of all classes estimated that direct and indirect professional demands, in addition to their hours in the schoolroom, occupied them from two hours and a quarter to three hours for each of the five school days of the week—certainly a conservative estimate when the number and extent of a teacher's outside duties are considered.

While, of course, statements of time spent in meeting direct and indirect professional demands are liable to some errors of estimate, the statements as to time spent in the schoolroom, on the other hand, are subject to control. In Cincinnati grade school teachers are required to be in the schoolroom from 8:15 A.M to 12 noon. The afternoon session starts at 1, 1:15, or 1:20 at the option of the principal, and continues for two hours. Altogether, therefore, attendance during five and three-fourths hours per school day is required of grade teachers. The average of five hours and thirty-eight minutes stated by the four hundred and forty-five women teachers in the grades of the Cincinnati schools who answered the questionnaire was actually less than this by seven minutes. In all probability the understatment was due to the fact that many teachers gave the time spent in actual instruction rather than the time in attendance. Men teaching in the grades stated an average of eight minutes in excess of the five hours and three-quarters fixed by rule.

In Cincinnati the high schools open at 8:15 A.M. and run straight thru to 2:15 P.M. with a half hour or less for luncheon. At the lowest calculation this involves a working period of five and a half hours. According to the answers to the questionnaires, however, women high-school teachers spend five hours and fifty-seven minutes, and men high-school teachers six hours and seventeen minutes in the schoolroom. Probably part of this time should be transferred to the statement of direct and indirect professional demands, but as to the margin of twenty-seven minutes in the one case and of forty-seven minutes in the other there can be little doubt that they represent fairly the average amount of overtime spent by high-school teachers in meeting various duties.

Another very interesing feature of the table is the comparatively large amount of time—one hour and twenty-seven minutes—spent by principals in meeting indirect professional demands.

The shortest working day shown in the table—seven hours and fifty-three minutes—was reported by women teachers in the grades. This is equivalent to a business day of from 9 A.M. to 5 P.M. with an hour out for luncheon Monday to Friday inclusive, and with work on Saturdays from 8 A.M. to 12:25 P.M. for ten months every year. All other groups of Cincinnati teachers reported a total working day of close to eight hours and fifty minutes, or nearly an hour longer than that of women teachers in the grades. This amounts to slightly more than a forty-four hour week. The clerk or business man whose hours are from nine to five Mondays to Fri-

days with an hour out for lunch, and from nine to twelve on Saturdays puts in only thirty-eight hours a week. In Cincinnati all groups of teachers except women teaching in the grades exceed this by six hours a week. If we credit them with three-fourths of a day's work on this score for each of the forty weeks of the school year they will come up to the summer vacation with thirty days of overtime to their credit. Apart from Sundays their vacation of two months represents about fifty-five days. Subtracting the thirty days overtime leaves a net vacation of twenty-five days, certainly not an excessive allowance considering the extra strain to which they are subjected during the school year. That overtime to some such large extent as indicated above is accumulated by many teachers during term time can scarcely be called in question. Very few business men or salaried employees are obliged to work of evenings. To the ordinary teacher this is a commonplace occurrence thruout the school year, with occasional periods of extra, not to say, overexertion during examinations and other special occasions.[1]

The detail of women teachers in the Cincinnati grades by age groups shows remarkable uniformity of working time both inside and outside the schoolroom. Apparently the demand of school work upon the time of women teachers in the grades varies slightly with experience. In the last age group of sixty years and over, however, a large increase both of direct and indirect demands upon the teachers' time is shown. The situation thus indicated is perhaps not without pathos. It would certainly seem to have some bearing upon the question of the proper age of retirement.

HAMILTON

In Hamilton, Ohio, elementary teachers are required to spend five hours and fifty minutes, and high-school teachers four hours and thirty-five minutes in the schoolroom each day. The following table presenting the results of the questionnaires handed in by Hamilton teachers shows close adherence to, and in some cases understatement of, the time required by the rules in existence in that city.

Compared with Cincinnati the total length of the working day in the grades is about the same. In both cases it will be noted that the men teachers report an hour or more in excess of the women. High-school teachers in Hamilton report an hour less of working time than those in Cincinnati, the difference being due to the shorter session prevailing in the smaller city. The most striking difference is shown in the average number of hours devoted to indirect professional demands. Apparently these demands are much lighter in Hamilton, except in the case of men principals, assistant principals, supervisors, etc. Indeed one class, the women teachers in the Hamilton High School, report no time devoted to such

[1] Cf. also the comment of teachers on this aspect of their work, in the last section of Part II of this report. Comparisons such as the above between teachers' hours and ordinary business hours in Cincinnati can readily be duplicated for the other cities studied.

demands. However, it is only fair to note that their statement of time devoted to directly professional demands is very large. Probably they included under the latter head demands that should properly have been classified as indirect. Turning to the detail of grade women teachers by age groups, it is interesting to note that while the youngest teachers report a total working day of seven hours, thirty-eight minutes, the next age group—twenty-five to thirty years of age—reports the shortest work-

TABLE XXIX—*Continued*

THE TEACHER'S WORKING DAY

HAMILTON

Classes of Teachers	Number in Class Each	Average Hours in Schoolroom	Average Hours Work Directly Connected with Teaching	Average Hours Other Professional Demands	Total Average Hours per School Day
		Hrs.:Min.	Hrs.:Min.	Hrs.:Min.	Hrs.:Min.
Grade teachers—					
Women	58	5:55	1:25	:17	7:37
Men	5	5:54	2:12	:49	8:55
High-school teachers—					
Women	6	4:30	3:10	....	7:40
Men	6	4:58	2:10	:15	7:23
Principals, assistant principals, supervisors, etc.—					
Women	1	4:45	1:30	0:00	6:15
Men	4	5:49	2:08	2:00	9:57
Detail of grade women teachers by age groups—					
Under 25	9	6:02	1:23	:13	7:38
25 to 30	10	5:41	1:22	:06	7:09
30 " 35	15	5:49	1:20	:19	7:28
35 " 40	10	5:57	1:18	:30	7:45
40 " 45	8	5:49	1:49	:18	7:56
45 " 50	6	6:30	1:30	:15	8:15
50 " 55	..	....	....	....	....
55 " 60	..	....	....	....	....
60 and over	..	....	....	....	....

ing time of any group—seven hours and nine minutes. This gradually increases with subsequent age groups, reaching a maximum of eight hours and fifteen minutes with the oldest teachers who are from forty to forty-five years of age.

It must be said, however, that the number of persons included in some of the Hamilton teaching groups is so small that conclusions based upon them cannot be accepted with the same confidence as those drawn from the other cities.

DENVER

In Denver first-grade teachers are required to spend four hours and fifty minutes per school day in the schoolroom; second-grade teachers, five hours and five minutes; third- to eighth-grade teachers, five hours and thirty-five minutes. Teachers in alternating schools (one set of pupils in the morning, another in the afternoon) spend five hours and fifty minutes in the schoolroom, and are allowed 25 per cent additional salary for the

month of such work. Strictly considered, some deduction should be made from the working day in the latter case, but this has not been found possible as the replies did not always indicate this condition. However, the average time spent in the schoolroom by women teachers in the grades of Denver, shown by the following table, is five hours and thirty-five minutes, exactly coinciding with the third- to eighth-grade requirements stated above. Replies were received from only seven men teaching in the grades, who stated their time in the schoolroom as six hours and four minutes per school day.

TABLE XXIX—*Continued*

THE TEACHER'S WORKING DAY

DENVER

Classes of Teachers	Number in Each Class	Average Hours in Schoolroom	Average Hours Work Directly Connected with Teaching	Average Hours Other Professional Demands	Total Average Hours per School Day
		Hrs.:Min.	Hrs.:Min.	Hrs.:Min.	Hrs.:Min.
Grade teachers—					
Women	304	5:35	1:47	:36	7:58
Men	7	6:04	1:22	:42	8:08
High-school teachers—					
Women	33	5:51	2:00	:56	8:47
Men	36	5:43	2:07	:56	8:46
Principals, assistant principals, supervisors, etc.—					
Women	18	5:36	2:20	:38	8:34
Men	16	5:45	2:05	1:02	8:52
Detail of grade women teachers by age groups—					
Under 25	8	5:25	1:41	:35	7:41
25 to 30	46	5:32	1:44	:47	8:03
30 " 35	81	5:47	1:41	:30	7:58
35 " 40	44	5:33	1:41	:35	7:49
40 " 45	59	5:34	2:01	:37	8:12
45 " 50	27	5:37	1:50	:40	8:07
50 " 55	32	5:23	1:49	:38	7:50
55 " 60	11	5:32	1:25	:42	7:39
60 and over	6	5:25	2:02	:20	7:47

High-school teachers in Denver are required to spend five and a half hours each school day in the schoolroom; technical school teachers, six hours and fifteen minutes. The averages shown by the table are five hours and fifty-one minutes for women teaching in the high schools, and five hours and forty-three minutes for the men.

Women teachers in the Denver grades stated a total of direct and indirect professional work in addition to hours in the classroom amounting to an average of two hours and twenty-three minutes per school day. Men teachers in the grades report an average of two hours and four minutes spent in meeting these demands; women high-school teachers, two hours and fifty-six minutes; men high-school teachers, three hours and three minutes; women principals, assistant principals, supervisors, etc., two hours and fifty-eight minutes; and men of the same rank, three hours and seven minutes per school day.

It will be noted that the working day reported by each group of Denver teachers closely approximates that of the same group of Cincinnati teachers. The working day of Denver grade teachers is generally higher in the age groups over forty, but the oldest age group, i.e., those over fifty-five, return a shorter working day than any other.

ATLANTA

In Atlanta high-school teachers are required to be in attendance daily except Saturday from 8 until 2 o'clock. The same rule holds for grammar-school principals. Grammar-school teachers are in attendance from 8:15 until 2. The principals, by order, appoint one or two teachers, as the need may be, to appear at 8 o'clock daily, teachers being called upon in turn for this extra duty. All schools have a recess of thirty minutes daily, but this intermission is taken at the school, and no one leaves the premises. In addition, the first four grades have two extra recesses of ten minutes each.

Atlanta thus closes its schools at an early hour, but this advantage is secured by clipping the midday rest. Under the terms of the questionnaire "number of hours required to be in the schoolroom each day" was asked for, and accordingly the answers in Atlanta should have been five hours and forty-five minutes for grade teachers and six hours for high-school teachers. The following table based upon the replies from that city shows that on the average teachers did so answer.

TABLE XXIX—*Continued*

THE TEACHER'S WORKING DAY

ATLANTA

Classes of Teachers	Number in Each Class	Average Hours in Schoolroom	Average Hours Work Directly Connected with Teaching	Average Hours Other Professional Demands	Total Average Hours per School Day
		Hrs.:Min.	Hrs.:Min.	Hrs.:Min.	Hrs.:Min.
Grade teachers—					
Women	213	5:46	2:05	:30	8:21
Men	0	....	....	....	....
High-school teachers—					
Women	20	6:01	3:00	:30	9:21
Men	9	6:00	2:37	:06	8:43
Principals, assistant principals, supervisors, etc.—					
Women	49	5:40	2:38	1:07	9:25
Men	3	4:50	2:20	1:20	8:30
Detail of grade women teachers by age groups—					
Under 25	88	5:58	2:02	:31	8:31
25 to 30	57	5:44	2:10	:26	8:20
30 " 35	33	5:50	1:48	:40	8:18
35 " 40	14	5:23	2:59	:18	8:40
40 " 45	13	5:18	1:41	:40	7:39
45 " 50	8	5:35	2:30	:09	8:14

Class by class the average number of hours spent in work directly connected with teaching is reported considerably higher in Atlanta than in

Cincinnati. On the other hand, the average amount of time devoted to other professional demands in the southern city is lower, even reaching in the case of men teaching in the high schools a minimum of six minutes per day. The average total number of hours spent in all forms of professional work by women teachers in Atlanta is reported higher than in Cincinnati, the difference amounting to twenty-eight minutes for women teaching in the grades, and thirty-eight minutes for women teaching in the high school. However, men high-school teachers in Atlanta report a working day seven minutes shorter and men principals, assistant principals, supervisors, etc., a working day twenty-five minutes shorter than the same groups of teachers in Cincinnati.

The detail of grade women teachers by age groups is of less importance in the case of Atlanta because of the large preponderance of younger teachers and the absence of those well advanced in years. However, according to the first three age groups (under twenty-five years, twenty-five to thirty, and thirty to thirty-five) in which alone considerable numbers of teachers are found, the total length of the working day declines slightly with experience.

Women teachers in the Atlanta grades stated a total of direct and indirect professional work in addition to hours in the classroom amounting to an average of two hours and thirty-five minutes per school day. Women high-school teachers spent on an average three hours and thirty minutes meeting these demands; men high-school teachers, two hours and forty-three minutes; women principals, assistant principals, supervisors, etc., three hours and forty-five minutes; and men of the same rank, three hours and forty minutes per school day.

NEW HAVEN

In New Haven the school hours are from 9 A.M to 12 noon, and from 1:45 to 3:30 P.M. Teachers are obliged to be in their rooms twenty minutes before the opening of school in the morning and fifteen minutes before the opening of school in the afternoon, making the total amount of time required in the schoolroom of each teacher five hours and twenty minutes per school day. In the following table, based upon the questionnaires returned from New Haven, all groups of teachers except the principals, assistant principals, supervisors, etc., report an average working day in the schoolroom somewhat less than that fixed by the rule.

The most striking peculiarity revealed by the New Haven table is the length of the total working day reported by women high-school teachers, which is nearly two hours longer than that reported by men of the same rank. This difference is attributed to work outside the schoolroom. Indeed, the average amount of time reported as spent in the schoolroom by women high-school teachers is half an hour less than is required by the rules stated above. Grade women teachers in New Haven report that an aver-

age of two hours and twenty-seven minutes per school day is given to meeting direct and indirect professional demands. Men grade teachers report an average of three hours and forty-five minutes per school day devoted to these duties; women high-school teachers four hours and thirteen minutes; men high-school teachers, one hour and fifty minutes; women principals, asistant principals, supervisors, etc., three hours and seven minutes; and men of the same rank, three hours and sixteen minutes.

TABLE XXIX—*Continued*

NEW HAVEN

Classes of Teachers	Number in Each Class	Average Hours in Schoolroom	Average Hours Work Directly Connected with Teaching	Average Hours Other Professional Demands	Average Hours per School Day
		Hrs.:Min.	Hrs.:Min.	Hrs.:Min.	Hrs.:Min.
Grade teachers—					
Women	161	5:11	2:01	0:26	7:38
Men	2	5:00	3:30	0:15	8:45
High-school teachers—					
Women	17	4:49	3:28	0:45	9:02
Men	10	5:15	1:36	0:14	7:05
Principals, assistant principals, supervisors, etc.—					
Women	17	5:28	2:31	0:36	8:35
Men	5	5:51	2:11	1:05	9:07
Detail of grade women teachers by age groups—					
Under 25	36	5:11	1:53	:17	7:21
25 to 30	40	5:10	1:55	:31	7:36
30 " 35	26	5:07	1:58	:23	7:28
35 " 40	16	5:09	1:56	:27	7:32
40 " 45	15	5:13	2:16	:50	8:19
45 " 50	16	5:22	2:24	:33	8:19
50 " 55	9	5:05	2:09	:07	7:21
55 and over	3	4:55	1:45	....	6:40

Summarizing results presented in Table XXIX, it may be noted that grade men report a longer average total working day than grade women teachers in all four cities where both sexes of this rank are represented, viz., Cincinnati, Hamilton, Denver, and New Haven. In Denver the excess time stated by the men amounts to only ten minutes a day, but in each of the other three cities it is an hour or more. The striking difference is attributed largely to direct and indirect professional demands upon the time of the men. In four cities, on the other hand—Hamilton, Denver Atlanta, and New Haven—women high-school teachers report a longer average total working day than the men. Only in the case of the last-named city, however, is the excess time considerable in amount. Cincinnati men high-school teachers report an average total working day a few minutes longer than that of the women. Men principals, assistant principals, supervisors, etc., report a longer average total working day than women of the same rank in Hamilton, Denver, and New Haven, the difference being slight in the case of the two latter cities. In Hamilton, however, it is stated as no less than three hours and forty-two minutes. Atlanta

women principals, assistant principals, supervisors, etc., report an average total working day fifty-five minutes longer than that of the men.

The following table shows by cities and groups of teachers (1) the length of time required to be in the schoolroom each school day, (2) the

TABLE XXX

SCHOOLROOM DAY COMPARED WITH TOTAL TIME SPENT IN MEETING OUTSIDE PROFESSIONAL DEMANDS BY CITIES AND GROUPS OF TEACHERS

City and Teaching Group	Number Reporting	Length of Time Required to Be in Schoolroom	Average Amount of Time Spent in Meeting Direct and Indirect Professional Demands	Percentage of Time Spent in Meeting Direct and Indirect Professional Demands to Schoolroom Day
CINCINNATI				
		Hrs.:Min.	Hrs.:Min.	
Grade women	445	5:45	2:15	39.1
Grade men	25	5:45	3:00	52.2
High-school women	35	5:30	2:46	50.3
High-school men	33	5:30	2:33	46.4
Principals, assistant principals, supervisors, etc., women	0	....	....	....
Principals, assistant principals, supervisors, etc., men	64	5:54	3:01	51.1
HAMILTON				
Grade women	58	5:50	1:42	29.1
Grade men	5	5:50	3:01	32.9
High-school women	6	4:35	3:10	69.1
High-school men	6	4:35	2:25	52.7
Principals, assistant principals, supervisors, etc., women	1	4:45	1:30	31.6
Principals, assistant principals, supervisors, etc., men	4	5:49	4:08	71.0
DENVER				
Grade women	304	4:50 to 5:35	2:23	42.7 to 49.3
Grade men	7	4:50 " 5:35	2:04	37.0 " 42.7
High-school women	33	5:30 " 6:15	2:56	46.9 " 53.3
High-school men	36	5:30 " 6:15	3:03	48.8 " 55.4
Principals, assistant principals, supervisors, etc., women	18	5:36	2:58	52.9
Principals, assistant principals, supervisors, etc., men	16	5:45	3:07	54.2
ATLANTA				
Grade women	213	5:45	2:35	44.9
Grade men	0	....	....	....
High-school women	20	6:00	3:30	61.0
High-school men	9	6:00	2:43	45.3
Principals, assistant principals, supervisors, etc., women	49	5:40	3:45	66.2
Principals, assistant principals, supervisors, etc., men	3	4:50	3:40	75.8
NEW HAVEN				
Grade women	161	5:20	2:27	45.9
Grade men	2	5:20	3:45	70.3
High-school women	17	5:20	4:13	79.1
High-school men	10	5:20	1:50	34.4
Principals, assistant principals, supervisors, etc., women	17	5:28	3:07	57.0
Principals, assistant principals, supervisors, etc., men	5	5:51	3:16	55.8

total amount of time per school day spent in meeting direct and indirect professional demands, and (3) the percentage of the latter to the former. In other words it affords a measure of the burden of outside work as compared with work inside the schoolroom. For grade and high-school teachers the amount of time required to be in the schoolroom is taken from the statements of superintendents regarding the rules on this subject. In the absence of such statements for principals, assistant principals, supervisors, etc., the averages computed from the replies of teachers of this rank are used. It will be noted that in Cincinnati and Hamilton existing rules give high-school teachers a shorter working day in the schoolroom than grade teachers. In Denver and Atlanta the reverse is true, while in New Haven the working days in the schoolroom are of the same length for teachers of both ranks.

In general, Table XXX shows that the burden of outside work is relatively heavier upon high-school than upon grade teachers, and somewhat heavier upon principals, assistant principals, supervisors, etc., than upon high-school teachers.

Grade women in Denver, New Haven, and Atlanta report time spent in meeting direct and indirect professional demands amounting to about 45 per cent of the time spent in the schoolroom. In Cincinnati women teachers of this rank report a corresponding percentage of nearly 40; in Hamilton of nearly 30.

The estimates of women high-school teachers are much higher. In New Haven outside duties are reported to occupy 79.1 per cent as much time as teachers of this sex and rank are required to spend in the schoolroom; in Hamilton, 69.1 per cent; in Atlanta 61.0 per cent; in Denver from 46.9 to 53.3 per cent; and in Cincinnati, 50.3 per cent.

High-school men in Atlanta spend in meeting outside duties 45.3 per cent as much time as they are required to spend in the schoolroom; in Denver from 48.8 to 55.4 per cent; in Hamilton, 52.7 per cent; in Cincinnati, 46.4 per cent; and in New Haven, 34.4 per cent.

Men principals, assistant principals, supervisors, etc., in Hamilton report that they spend 71.0 per cent as much time in meeting outside duties as they spend in the schoolroom; in Cincinnati, 51.1 per cent; and in Denver, 54.2 per cent. Women of the same rank report corresponding percentages of 66.2 per cent in Atlanta; 57.0 in New Haven; and 52.9 in Denver.

Summing up these detailed statements based on Table XXX, it may be said that women-grade teachers in the five cities report work outside of and additional to that done in the schoolroom amounting to from three-tenths to one-half of their school day; women high-school teachers, from nine-twentieths to four-fifths of their school day; men high-school teachers from seven-twentieths to three-fifths of their school day, and principals, assistant principals, supervisors, etc., from one-half to seven-tenths of their

school day. The range of outside work thus shown for all classes of teachers is from a minimum of three-tenths to a maximum of four-fifths of the time spent in the schoolroom. Persons not familiar with the number of extra duties undertaken by teachers, for the most part cheerfully and as a matter of course, may be surprised at the aggregate of such burdens, particularly as expressed in the higher percentages shown above. It is believed, however, that the following section, devoted to an analysis of the direct and indirect demands made upon members of this profession, will go far toward corroborating these percentages and toward establishing the contention that the working day of the teacher, which in appearance is so short, may, with due consideration of the nervous strain and extra duties involved, really be long and burdensome.

NATURE OF THE DIRECT AND INDIRECT PROFESSIONAL DEMANDS UPON THE TIME OF TEACHERS

To the question as to the nature of the direct and indirect professional demands upon their time teachers returned a large variety of answers. Of these extra duties some were primarily (I) for the benefit of the class or school as a whole; some (II) for the benefit of the pupils; some (III) for the mothers and families of pupils; some (IV) were in the nature of general civic and social work; and finally, some (V) were directed toward the professional cultivation and advancement of the teachers themselves. It is not maintained that these distinctions may be sharply applied in all cases, but they will serve at least to bring order into the multiplicity of answers received from teachers and presented in the following outline.

Both grade and high-school teachers are covered in this statement. The latter, of course, report much extra work similar to that performed by grade teachers, but where certain duties are indicated by high-school teachers alone the fact is indicated by a star. A later outline (p. 155) will present the replies of supervisors, principals, and assistant principals on this point.

Outline of the Direct and Indirect Professional Demands upon the Time of Teachers

I. Work primarily for benefit of classes or school as a whole.
   a) Administrative.
      1. Attending meetings and conferences called by principals or other administrative officers. Committee work and other preparation for such meetings.
      2. Special conferences on courses of study and reorganization of same.
      3. Special work preparing new syllabi in English, civics, arithmetic, etc. Study of these syllabi.
      4. Keeping office hours.
      5. Night-school work.
      6. Assisting principals in their work.
      7. Library work—attendance, records of circulation, etc.
      8. Making out reports; statistical work.
      9. Investigating absences.

10. Detention of students.
*11. Clerical work keeping credits of each student.
*12. Cataloging.
*13. Answering professional letters in connection with department.
*14. Looking after second-class mail.
*15. Supervision of work for teachers in summer courses.
*16. Conferences with assistants.

b) General interests of the school.

1. Managing school entertainments. Handling tickets and money in connection with same.
*2. School improvement clubs.
*3. Alumni and alumnae work.
*4. Work with committees in educational movements.

c) Equipment of schools, etc.

1. Buying school supplies, keeping account of same.
2. Looking up prices and materials.
3. Keeping up repairs.
4. Studying means of making equipment practical.
5. Mending and arranging books.
6. Getting specimens for drawing, nature-study, etc.
*7. Choosing textbooks, interviewing representatives of publishing companies.
*8. Cleaning laboratory.

II. Work primarily for benefit of pupils.

a) Amusements, Recreation, Athletics, etc.

1. Playground training classes.
   i. Folk-dancing.
   ii. Folk-games and handwork.
   iii. Gymnastics and drills.
   iv. Basket-ball.
   v. Planning, overseeing and refereeing games.
   vi. Playground festivals.
   vii. "Overseeing the girls' lines and looking after the general conduct of girls while at play either in basement or yard."
2. Athletic activities.
   i. Field Day exercises.
   ii. Physical training exercises.
   iii. Ball games; keeping score.
   iv. Basket-ball.
   v. Coaching track team.
   vi. Girls' Tennis Club.
3. Other activities.
   i. School clubs.
   ii. Supervising students using gymnasium.
   iii. Courses in clay modeling, basketry, drawing, woodwork, sewing, and story-telling.
   iv. Playing piano for entertainments, recitals.
   v. Stereopticon views.
   vi. Taking children on car rides.
   vii. Walks for nature-study.
   *viii. Rehearsals for plays, debates, etc.
   * ix. Chaperoning.
   * x. Leading glee clubs.

* xi. Museum work.
* xii. School and home gardens.
*xiii. Attending school functions.

b) Special assistance to children.
1. Visiting sick pupils and absentees. Taking neglected children to doctor. Assisting in dental and health examinations.
2. Helping absentees.
3. Helping backward students.
4. Extra lessons, to half-day pupils.
5. Helping former pupils.
6. "Instructing boy above normal age to advance him with the class."
7. Assisting children in use of library.
8. Looking up material to cultivate a moral sense in children.
9. Designing work for children.
10. Efforts to further the love of reading among pupils.
*11. Private conversation with pupils.
*12. Extra work with pupils because of large class.

III. Work with mothers and families of children.
a) Meetings.
1. Mothers' meetings, attending, preparation for, securing speakers for, etc. Mothers' study clubs.
2. Joint meetings of teachers and Mothers' Congress.
b) Other means of contact.
1. Visiting sick pupils.
2. Calling on parents of delinquents and absentees.
3. Meeting parents on way to and from school.
4. Telephone talks with "patrons."

IV. General civic and social work.
a) Work directly connected with the school.
1. Time given to "penny lunch" at school.
2. Work for more equitable salaries.
*3. Correcting examinations of applicants for teachers' positions.
*4. Preparation of speeches for meetings.
*5. Free public lectures on subjects taught in high school such as history, chemistry, etc.
b) Other civic work.
1. Public lectures on citizenship and culture.
2. Settlement work.
"Slumming."
Getting clothes for needy children, making them where necessary.
3. Civic Beauty League.
4. Committee work in connection with movements for civic improvement.
5. Memorial Day parades.
6. Work in connection with May music festival.
c) Religious work.
1. Preparing lessons for, and teaching in Sunday school.
2. Pastor of church.
*3. "Preparing pulpit work on Sunday."

V. Professional cultivation of teacher.
a) General improvement.
1. College and University work on Saturdays or after school hours.
2. Extension courses.

3. Studying and reading foreign languages.
4. "Review of higher school work than I am now teaching."
5. Research work. Correspondence.
6. Chairmanship and other offices in various organizations.
7. Attending concerts.
8. Typewriting.
* 9. Library investigation.
*10. Writing for publication.
*11. Travel.

b) Improvement along special lines.

1. Taking lessons in
   Drawing.
   Writing.
   Music.
   Calisthenics.
   Manual Training.
   Geography.
   Arts and Crafts.
   Folk-dancing.
   Story-telling.
2. Practicing penmanship.
3. Method classes.
4. Laboratory work.
5. Writing special articles.
6. Attending special lectures.
7. Teachers' dramatic clubs, chorus clubs, etc.
8. Attending district meetings, round table talks, etc.
9. Professional reading. Reading-Circle work.
   "Necessity of increased preparation due to change in teachers' functions."
10. Studying for teachers' examinations.
11. Looking up material to make the work interesting.
12. Attending National Education Association meetings. State Association work. County associations, Institutes, etc.
13. The study of psychology.

To prevent any possibility of misunderstanding it should be stated that the foregoing outline summarizes the answers contained in 1,425 papers, submitted by grade and high-school teachers in the five cities. Of course, no single teacher is called upon to perform more than a small number of the extra tasks noted in the list. Altogether, however, the outline is most impressively suggestive of the extremely large number of duties besides simply giving classroom instruction which are habitually divided up among and performed by the members of a teaching staff. In the light of this outline the statement of time thus employed (Tables XXIX and XXX) seems ultra-conservative.

A few of the extra tasks mentioned by teachers are open to question. For example, work in night schools, preparation for vacation school work, and teaching in such schools may be variously considered. If performed gratuitously, the time thus required should clearly be added to the teacher's working day. If separately paid for it constitutes another employment,

the hours spent on which should not be added to the time for which the teacher's regular salary is paid. "Preparing lessons for and teaching in Sunday school" is another doubtful case. Yet notoriously there are communities where public sentiment virtually demands such service of teachers. One teacher reported work as "pastor of church," and another wrote of "preparing pulpit work on Sunday," but neither indicated whether pay was received for these services. Time spent in going to and from school was mentioned in a very few cases. It was, of course, excluded from tabulation.

In the order of their importance as far as could be judged, the extra duties most frequently mentioned, were the following: (1) attending meetings and conferences; (2) taking college and university work after school hours or on Saturdays, taking extension courses (in Cincinnati especially); (3) arranging for and attending mothers' meetings; (4) reading-circle work; (5) helping backward students; (6) drawing lessons (Atlanta especially); (7) athletic work, gymnastics, drills, folk-dancing (Denver especially); (8) calling on parents of sick, delinquent, or truant children; (9) duties in connection with membership or offices held in various organizations.

The quotation of certain individual answers to the question regarding the nature of extra work performed by teachers will give a better idea of the materials upon which the foregoing outline is based. A Cincinnati grade teacher wrote: "Teachers' meetings for the revision of course of study. Looking up references and authors and new textbooks mentioned in pamphlets given us at these meetings." The statement of a kindergartner in the same city was as follows: "Reading, practicing piano, preparation for occupation material, selection of pictures, stories, etc., for use in schoolroom, keeping in touch with new methods, new literature, etc., in connection with my work." Another kindergartner mentioned: "Home visiting, telephone conferences with individual mothers, planning mothers' club work, arranging for lectures, etc., taking neglected children to doctor." One woman teaching in the high school reports: "Teachers' meetings, department meetings, conferences with pupils, clerical work, attendance upon student functions." Another woman in a similar position mentions: "Study for extension courses, reading professional and other magazines, reading books upon my own and related subjects, attendance upon meetings connected with school work." A man teaching in the high school: "Supervision of work for teachers in summer courses, service on committees engaged in educational and civic work for the city." From several Cincinnati papers the following brief expressions are taken: "Three hours on Saturday morning from January to April for handwork and games"; "A half hour before school and a half hour after school putting work on board, putting away materials, etc."; "General methods and special methods, lesson plans for critics in the Teachers' College"; "Social settlement work, including two glee clubs, two parents' clubs, orphans' home, and working

girls' home"; "Reading to obtain matter to heighten intensity of interest and teaching"; "Looking up material to read to pupils to cultivate a moral sense"; "Professional work to gain credits for maximum salary"; "Necessity of piling up credits to secure advancement"; "Necessity for increased preparation owing to change in teachers' functions"; "Necessity for sociological work makes increased demands"; "The task if correctly done is endless—reading up to make lessons interesting has no end."

From women teaching in the grades of the Denver schools the following expressions are taken: "Teachers' meetings, supervisors' meetings, folk-dance meetings and Saturday institutes"; "Lectures, institutes, teachers' meetings, mothers' meetings, discussions of grade work, penmanship meetings"; "Meeting some supervisor or attending some meeting at least once a week, teachers' club and reading-circle meetings, helping backward children from thirty to sixty minutes"; "Grade meetings, Saturday institutes, teachers' associations, night study for special teachers' courses for progression"; "Consultation with principal, attending supervisor's meetings, taking lessons for teaching games, folk-dances, and attending lectures of assistant appointed by board." Denver high-school teachers reported: "Manager of girls' basket-ball team, arranging for games, refereeing games, chaperoning at parties, charge of girls' tennis club"; "Some weeks two or three special teachers' meetings, others more, must always save Monday afternoon. Must remain one night each week for backward pupils, usually stay one and a half, sometimes two hours." "Teachers' Institutes, State Teachers' Association meetings, meetings Denver Teachers' Club, lectures, Denver Science Teachers' meetings, field work, museum work, writing for publication, reading science, etc."

From Atlanta grade teachers the following are taken: "Parents' Club, Civic Beauty League, Drawing Classes, visiting mothers, helping backward children"; "Writing notes to parents, telephone calls with patrons, attending normal classes, buying schoolroom supplies, etc." Atlanta high-school teachers contribute the following: "Making numerous lists, faculty meetings, attendance at certain lectures, two hours one Saturday of each month to Normal, *all clerical* work of school." "Normal class, private conversations with pupils, parents, and principal, school entertainments"; "As a member of a special committee on salaries I have much outside work. Seeing parents and pupils of the school and helping with an occasional lecture or social entertainment for the school consumes more time."

A New Haven grade teacher mentions the following: "General meetings, district meetings, grade meetings, meetings of supervisors of drawing and writing, editors' meetings, League meetings, and lectures and recitals." In addition to meetings of this character another teacher speaks of "visiting homes of needy children, getting clothing for same," and still another, "explaining work to parents." "Correcting work, planning lessons, looking up new subjects, getting further instruction on old subjects, better

methods, attending lectures, meetings," is the list of duties mentioned by a grammar teacher.

Many of the direct and indirect professional demands upon the time of principals, assistant principals, and supervisors are of the same character as those made upon teachers. Others are special if not exclusive in character. To bring out the latter the following outline, based upon replies from sixty-four principals, assistant principals, supervisors, etc., was prepared. It is, of course to be read with the same qualifications as were noted in connection with the corresponding outline for grade and high-school teachers.

Outline of the Direct and Indirect Professional Demands upon the Time of Principals, Assistant Principals, Supervisors, Etc.

I. Work primarily for the benefit of the school as a whole.
   a) Administrative.
      1. Office hours.
      2. General discipline of building.
      3. Supervision of school property.
      4. Advising students and fellow teachers.
      5. Help in planning work for teachers.
      6. Assisting new teachers.
   b) Equipment.
      1. Keeping account of books and supplies.
      2. Making out reports.
      3. Mimeograph work. Absentee blanks, etc.
      4. Entertainments to raise money for the school.
   c) General improvement.
      1. Conferences concerning administrative matters.
      2. Meeting with different city organizations and men interested in the work.

II. Work primarily for the benefit of children.
   a) Amusements, recreation, athletics, etc.
      1. Athletic Council.
      2. Management of plays, glee clubs, etc.
      3. General supervision of recreation.
   b) Other Supervisory work.
      1. Yard and hall supervision.
      2. Free kindergartens.
      3. Agricultural study. Nature-study.
      4. Telephone messsages from those who wish to employ graduates.
      5. Looking for truants. Looking into street fights.

III. Work with mothers and families of children.
   a) Looking after the home conditions of children.
   b) Mothers' Congress meetings.
   c) Men's and Women's Improvement clubs.

IV. General civic work.
   a) Work for more equitable salaries.
   b) Giving talks to teachers throughout the state.
   c) Planning work with reference to social needs.
   d) Charity work.

e) Work in co-operation with the health department.
f) Visiting girls in factories, stores, assisting in securing work.
g) Choir meetings.
h) Sunday-school meetings.
i) Public addresses and preparation for same. Talks at churches.

V. Professional cultivation.
a) Acquaintance with other schools.
b) Chairmanship of organizations.
c) Managing school journals.
d) Trips for materials.
e) Continuation schools.
f) Principals' Associations. Schoolmasters' Club. Mothers' Clubs. Teachers' Meetings. Kindergarten lectures. Committee on school festivals.
g) Efforts to keep up to date.

XIII. EDUCATIONAL AND PROFESSIONAL TRAINING OF TEACHERS

The questionnaires circulated in all five of the cities studied by the Committee asked teachers to state the number of years spent in their educational and professional training, as follows:

In the common schools?.....
High schools?.....
Normal schools or teachers' colleges?.....
Collegiate or university?.....

To this list was added in Cincinnati the line: "Summer schools, extension courses, other training?....." Training of the latter kinds is so irregular in nature and amount, however, that the answers on this score were found impossible of tabulation. Accordingly in the questionnaires circulated in Hamilton, Denver, Atlanta, and New Haven the question was formulated more in detail as follows:

Other educational training:
Summer schools: number attended?.....
Length of term in weeks of each?.....
Extension courses: number attended?.....
Number of lectures in each?.....
Other training, stating nature and extent?.....
.....
.....

In the original questionnaires the question "Degrees received? ....." was also expanded as follows for use in Hamilton, Atlanta, and New Haven:

Degrees received
A.B.....Institution granting same.....
A.M.....Institution granting same.....
Ph.D.....Institution granting same.....
Others, giving names.....Institutions granting same.....

Careful study of the answers received to the foregoing questions on educational and professional training shows no reason for doubting their substantial accuracy. The statement of the number of years spent in common, high, and normal schools, and in colleges and universities, presented no difficulties, altho, of course, the length of such years differs considerably, and the value of the training received varies from institution to institution and, for that matter, from individual to individual also. In the tabulation of degrees received a rough method of distinguishing institutions of different grades will be presented. Otherwise years of educational training are tabulated as of equal length and value, altho of course this is a more or less arbitrary proceeding. As extreme instances, it counts alike the common school "year" of a few months only in some backward rural district and the year of ten months in a highly developed city school. It counts alike the year in the largest and best equipped city high school with the year in a village high school of doubtful standing. Nothing more

can be claimed for the results of such a tabulation than that they approximate the truth sufficiently for rough comparisons between cities. On the other hand, there is a limit of diminishing utility to all statistical refinements along this line, none of which in the last analysis can be depended upon to give an exact quantitative index to the value of the educational training of each of several hundreds of teachers.

With regard to "summer schools, extension courses, and other training" the answers even to the detailed form of the question used in the larger questionnaire were not always clear or satisfactory. They were finally reduced to the uniform quantitative basis of a college year by the application of the rules of the Committee on Advanced Standing of the University of Cincinnati. It is doubtful, however, whether the results are worth the very considerable labor expended in attaining them. Quantitatively they represent very small additions to the years of training in regular schools as shown in the following table.

It will be noted that no group of teachers in Table XXXI is credited with as much as the equivalent of one college year for work done in summer schools, extension courses, or other irregular educational or professional training. The highest amount credited to any group of grade teachers for this kind of work is the 0.37 of a college year given to women teachers of this rank in Denver. Among high-school teachers the highest amount for this kind of work is 0.64 of a college year credited to men teachers of this rank in New Haven. Men principals, assistant principals, supervisors, etc., in Hamilton report the maximum amount of work of this kind equivalent to 0.94 of a college year. Only 4.9 per cent of the one thousand teachers of all ranks in Hamilton, Denver, Atlanta, and New Haven belong to groups receiving more than one-half a year of college credit for work in summer schools, extensions courses, etc. Of the remainder, 55.1 per cent belong to groups credited with between one-fourth and one-half a year of college credit; and 40 per cent to groups credited with less than one-fourth of a year of college credit due to such work.

In the following comparison of cities the amount of training received in summer schools, extension courses, etc., is left out of account. This enables us to bring Cincinnati into the range of such comparisons. Moreover so slight is the omitted factor that it does not affect the relative rank of the other four cities in a single instance.

Cincinnati shows the highest average number of years of educational and professional training reported by women grade teachers, 13.58 years. Denver is second with an average of 12.95 years; New Haven third, 12.92 years; Atlanta, fourth, 12.20 years; and Hamilton, fifth, 12.00 years.

For educational and professional training of women high-school teachers Hamilton ranks first with an average of 16.82 years; Denver, second, 14.77 years; Cincinnati, third, 14.62 years; New Haven, fourth, 13.96 years; and Atlanta, fifth, 13.55 years.

Men high-school teachers in Cincinnati show an average of 16.10 years spent in educational and professional training; in Denver, 15.99 years; in New Haven, 15.58 years; in Atlanta, 14.31 years; and in Hamilton, 13.95 years.

Women of the rank of principals, assistant principals, supervisors, etc., spent in Denver an average of 12.88 years in professional and educational training; in Atlanta, 11.82 years; in New Haven, 10.90 years. Men of the same rank spent 16.40 years in New Haven; 15.11 years in Denver;

TABLE XXXI

EDUCATIONAL TRAINING OF TEACHERS

CINCINNATI

GROUPS OF TEACHERS	NUMBER OF TEACHERS	AVERAGE NUMBER OF YEARS SPENT IN				TOTAL	SUMMER SCHOOLS EXTENSION COURSES AND OTHER TRAINING
		Common School	High School	Normal or Teachers' College	College or University		
Grade teachers—							
Women	445	7.91	3.68	1.20	.79	13.58	Data not tabulated
Men	25	8.32	2.52	.68	2.20	13.72	" " "
High-school teachers—							
Women	35	7.34	3.95	.45	2.88	14.62	" " "
Men	33	8.21	3.51	.79	3.59	16.10	" " "
Principals, assistant principals, supervisors, etc.—							
Women	0	0	0	0	0	0	" " "
Men	64	7.99	3.15	.58	2.02	13.74	" " "
Detail of women grade teachers by age groups—							
Under 25	23	7.71	3.91	.17	3.17	14.96	" " "
25 to 30	68	8.01	3.88	.91	2.20	15.00	" " "
30 " 35	94	7.88	3.93	1.49	.72	14.02	" " "
35 " 40	81	7.93	3.77	1.43	.33	13.46	" " "
40 " 45	59	8.06	3.61	1.36	.23	13.26	" " "
45 " 50	49	7.91	3.77	1.13	.20	13.01	" " "
50 " 55	37	7.91	3.24	1.27	.09	12.51	" " "
55 " 60	18	7.94	2.94	1.29	.11	12.28	" " "
60 and over	16	7.24	2.37	.40	.30	10.31	" " "

HAMILTON

Grade teachers—							
Women	58	8.08	3.41	.37	.14	12.00	.27
Men	5	9.39	3.09	.86	.13	13.47	.16
High-school teachers—							
Women	6	9.16	4.00	.00	3.66	16.82	.13
Men	6	8.33	3.00	.12	2.50	13.95	.35
Principals, assistant principals, supervisors, etc.—							
Women	1	8.00	4.00	2.00	....	14.00	.18
Men	4	9.49	2.50	.41	1.24	13.64	.94
Detail of women grade teachers by age groups—							
Under 25	9	7.88	4.00	.45	....	12.33	.15
25 to 30	10	8.20	3.40	.32	....	11.92	.38
30 " 35	15	8.13	3.90	.20	.13	12.36	.18
35 " 40	10	7.60	2.70	.10	.40	10.80	.38
40 " 45	8	8.25	2.90	1.06	.06	12.27	.27
45 " 50	6	8.66	3.16	.33	.33	12.48	.31
50 " 55	0	....	....	....	....	.....	....
55 " 60	0	....	....	....	....	.....	....
60 and over	0	....	....	....	....	.....	....

TABLE XXXI—*Continued*

DENVER

Groups of Teachers	Number of Teachers	Average Number of Years Spent in				Total	Summer Schools Extension Courses and Other Training
		Common School	High School	Normal or Teachers' College	College or University		
Grade teachers—							
Women	304	7.74	3.19	1.33	.69	12.95	.37
Men	7	8.42	3.35	2.00	1.14	14.91	.27
High-school teachers—							
Women	33	7.50	3.60	.63	2.94	14.77	.18
Men	36	7.91	3.29	.59	4.20	15.99	.38
Principals, assistant principals, supervisors, etc.—							
Women	18	7.50	3.72	.38	1.28	12.88	.68
Men	16	8.25	2.97	.89	3.00	15.11	.42
Detail of women grade teachers by age groups—							
Under 25	8	6.62	4.18	1.04	1.37	13.21	.04
25 to 30	46	7.66	3.81	1.53	.37	13.37	.22
30 " 35	71	7.83	3.45	1.19	.66	13.13	.38
35 " 40	44	7.85	3.18	1.45	.52	13.00	.46
40 " 45	59	7.98	3.11	1.47	.73	13.29	.37
45 " 50	27	7.52	2.50	1.21	1.05	12.28	.65
50 " 55	32	7.59	2.94	1.25	.79	12.57	.39
55 " 60	11	7.90	2.63	1.36	.59	12.48	.13
60 and over	6	7.16	.91	.54	1.33	9.94	.28

ATLANTA

Grade teachers—							
Women	213	7.53	2.89	1.04	.74	12.20	.21
Men	0	0	0	0	0	0	0
High-school teachers—							
Women	20	7.45	4.45	.20	1.45	13.55	.45
Men	9	7.33	2.66	.55	3.77	14.31	.22
Principals, assistant principals, supervisors, etc.—							
Women	49	7.17	2.55	1.29	.81	11.82	.38
Men	3	6.33	2.00	.66	3.33	12.32	.16
Detail of women grade teachers by age groups—							
Under 25	88	7.41	2.95	.94	.90	12.20	.17
25 to 30	57	7.40	2.84	1.28	.54	12.06	.26
30 " 35	33	7.66	2.93	1.30	.60	12.51	.25
35 " 40	14	8.92	2.23	.60	1.19	12.94	.18
40 " 45	13	7.53	3.15	.55	.15	11.38	.08
45 " 50	5	8.40	3.40	1.60	2.00	15.40	.22
50 " 55	2	8.00	4.00	.00	.00	12.00	.56
55 " 60	1	4.00	5.00	.00	.00	9.00	.00
60 and over	0	....	....	....	....	.....	...

NEW HAVEN

Groups of Teachers	Number of Teachers	Average Number of Years Spent in				Total	Summer Schools Extension Courses and Other Training
		Common School	High School	Normal or Teachers' College	College or University		
Grade teachers—							
Women	161	7.41	3.86	1.61	.04	12.92	.11
Men	2	8.50	4.00	1.50	.00	14.00	.00
High-school teachers—							
Women	17	6.50	3.88	.76	2.82	13.96	.56
Men	10	8.39	3.49	.20	3.50	15.58	.64
Principals, assistant principals, supervisors, etc.—							
Women	17	6.47	3.08	1.35	.00	10.90	.25
Men	5	8.40	3.40	1.40	3.20	16.40	.32
Detail of women grade teachers by age groups—							
Under 25	36	7.34	4.00	1.91	.05	13.30	.01
25 to 30	40	7.30	3.95	1.92	.12	13.29	.06
30 " 35	26	7.65	3.58	1.88	.07	13.18	.09
35 " 40	16	7.75	3.86	1.71	.00	13.32	.15
40 " 45	15	7.06	4.20	1.20	.00	12.46	.25
45 " 50	16	7.74	3.49	.71	.00	11.94	.29
50 " 55	9	7.11	4.10	.77	.00	11.98	.14
55 " 60	1	5.00	4.00	1.00	.00	10.00	.00
60 and over	2	8.00	3.50	.75	.00	12.25	.36

13.74 years in Cincinnati; 13.64 years in Hamilton; and 12.32 years in Atlanta.

A between men and women of the same teaching rank the former show longer average periods given to educational and professional preparation in every case where comparison between the sexes is possible save one, the high-school teachers of Hamilton. Among grade teachers the average preparation of the men is in excess of that of the women by amounts ranging from only 0.14 of a year in Cincinnati to 1.96 years in Denver. In Hamilton the six women high-school teachers report an average of 2.87 years of preparation in excess of that reported by the six men. With the exception of this city men high-school teachers report longer periods devoted to preparation than women of the same rank, the difference ranging from 0.76 of a year in Atlanta to 1.62 years in New Haven. Men of the rank of principals, assistant principals, supervisors, etc., report more training than women except in Hamilton, the amounts varying from 0.50 of a year more in Atlanta, to 5.50 years more in New Haven.

The amount of educational and professional training reported by high-school teachers in excess of that reported by grade teachers may easily be calculated from Table XXXI. Thus in Cincinnati women high-school teachers report an average of 1.04 years more training than women in the grades, in New Haven also 1.04 years; in Atlanta, 1.35 years; in Denver, 1.82 years while in Hamilton, where the average educational and professional preparation of women grade teachers is the lowest and of women high-school teachers the highest of any of the five cities, the difference between

the two is no less than 4.82 years. Men high-school teachers show an excess of years of educational and professional training over that of men grade teachers amounting to 0.48 of a year in Hamilton; 1.08 years in Denver; 1.58 years in New Haven; and 2.38 years in Cincinnati.

Teachers of the rank of principals, assistant principals, supervisors, etc., show much less extensive preparation in excess of grade teachers than do high-school teachers. Indeed in Denver, Atlanta, and New Haven women principals report less average preparation than women grade teachers altho the difference is very slight in the first-named city. Cases of this sort are doubtless due to promotions made years ago when the standards of preparation were lower than those now prevailing. Of course when teaching experience also is considered the advantage of the group of principals, assistant principals, supervisors, etc., is marked. In Hamilton, on the other hand, women of this rank show 2.00 years more training than women grade teachers. Men of this rank report training in excess of grade men to the extent of 0.02 of a year in Cincinnati; 0.20 of a year in Denver; 0.17 of a year in Hamilton; and 2.40 years in New Haven.

The most interesting figures presented in Table XXXI are the details of grade women teachers by age groups. In Denver and Cincinnati the number of such teachers is so large, even in the more advanced age groups, that comparison, or rather contrast, is possible all along the line. Cincinnati shows a constantly increasing period of educational and professional preparation as one advances from its older to its younger women grade teachers. Omitting the last age group, i.e., those of sixty years of age and over, for which the average is unduly small owing to the presence of a number of women of advanced years whose formal educational and professional training was very limited, the number of years devoted to such training by Cincinnati women grade teachers increases from 12.28 years for those between fifty-five and sixty to 14.96 years for those under twenty-five years of age. While the latter figure is slightly lower than that for the next older age group of Cincinnati women grade teachers it is markedly higher than the training reported by the same age group in any other city. The advantage Cincinnati enjoys over the other cities in this respect may be summed up in the statement that its women grade teachers under twenty-five years of age have received on an average one and two-thirds years more educational and professional training than those of the same sex and rank in New Haven; one and three-fourths years more training than those of Denver; nearly two and two-thirds years more than those of Hamilton; and two and three-fourths years more than those of Atlanta.[1]

The figures showing the educational and professional training of women grade teachers for Cincinnati are also noteworthy because, with the exception noted above, they show higher standards with each successive age group. This increase of standards was comparatively slight as the three

[1] The exact figures are as follows: Cincinnati over New Haven, 1.66 years; over Denver, 1.75 years; over Hamilton, 2.63 years; over Atlanta, 2.76 years.

age groups now from forty-five to fifty, forty to forty-five, and thirty-five to forty years of age were appointed. As those who are now from thirty to thirty-five and from twenty-five to thirty years of age began to teach the standard of preparation was being raised rapidly. The age group under twenty-five shows a very slight recession from the maximum figure of 15 years' preparation shown by those of the next older group. On the other hand, it also shows a marked increase in the amount of college or university work done by this group of teachers. Cincinnati is, therefore, a city in which the standards of educational preparation of grade teachers have been rising rapidly in recent years. The comparatively large amount of college and university work reported by teachers of this rank in the Ohio city is due to the special facilities offered by the municipal University of Cincinnati with its highly efficient College for Teachers.

In Denver, the only other city in which satisfactorily large numbers of grade teachers are found in all age groups, a very considerable increase in the number of years of educational training is noted as one advances from the oldest teachers to those forty to forty-five years of age. Since the teachers of the latter group entered the schools, however, the standard of educational preparation has remained about the same, namely about 13.20 years.

In New Haven the amount of educational training reported by grade teachers reaches its maximum in the age group thirty-five to forty. In the four younger age groups, however, it remains practically at the same level of about 13.30 years. Hamilton and Atlanta grade teachers of the younger age groups also show virtually stationary standards of preparation. Women grade teachers under twenty-five years of age in Atlanta show only 12.20 years of preparation, the lowest figure reported by teachers of this sex, rank, and age group in any of the cities.

Educational training whether obtained in the (1) common schools, (2) high schools, (3) normals or teachers' colleges, or in (4) colleges and universities has been combined in the preceding statements. From a professional point of view, of course, the third and fourth kinds of preparation are of major importance. In Table XXXII the average number of years spent both in normal schools or teachers' colleges and in colleges or universities is shown for women grade teachers by cities and age groups.

TABLE XXXII

AVERAGE NUMBER OF YEARS' TRAINING OF WOMEN GRADE TEACHERS IN NORMAL SCHOOLS OR TEACHERS' COLLEGES AND IN COLLEGES OR UNIVERSITIES, BY CITIES AND AGE GROUPS

Age Group	Cincinnati	Hamilton	Denver	Atlanta	New Haven
Under 25	3.34	.45	2.41	1.84	1.96
25 to 30	3.11	.32	1.90	1.82	2.04
30 " 35	2.21	.33	1.85	1.90	1.95
35 " 40	1.76	.50	1.97	1.79	1.71
40 " 45	1.59	1.12	2.20	.70	1.20
45 " 50	1.33	.66	2.26	3.60	.71
50 " 55	1.36	....	2.04	.00	.77
55 " 60	1.40	....	1.95	.00	1.00
60 and over	.70	....	1.87	....	.75

Cincinnati's remarkable progress in recent years is emphasized anew by these figures showing the normal and collegiate training of women grade teachers. Denver grade teachers of thirty-five years of age and over show superior training of this character, but in the three younger age groups the Ohio city forges ahead rapidly. Comparisons of the more advanced age groups in the other cities are of less value owing to the small number of teachers represented in some cases. In the youngest age group, i.e. under twenty-five years of age, Cincinnati ranks first with an average of 3.34 years of normal and collegiate training; Denver second, with 2.41 years; New Haven third, with 1.96 years; Atlanta fourth, with 1.84 years; and Hamilton fifth, with 0.45 years.

While the foregoing figures are doubtless sufficiently indicative of the relative standing of the various cities in regard to the training of their women grade teachers one other table bearing on this point may be quoted. Among the questionnaires returned from Cincinnati, Atlanta, and New Haven there were sixty-one[1] from women who had less than one full year's teaching experience. It would be manifestly improper to include these papers from teachers who were just beginning their professional work in tabulations dealing with such matters as property owned, expenditures, savings, etc. On the other hand, facts with regard to their age, educational training, salaries, etc., such as are presented in the following table, are extremely valuable as showing some of the qualities of the human material now being recruited by the school systems of these three cities.

TABLE XXXIII

AGE, EDUCATIONAL TRAINING, AND SALARIES OF TEACHERS OF LESS THAN ONE YEAR'S EXPERIENCE

CITIES	NUMBER OF SUCH TEACHERS	AVERAGE AGE	EDUCATIONAL TRAINING					AVERAGE SALARY FOR 1911–12
			Common School	High School	Normal or Teachers' College	College or University	Total	
Cincinnati..	20	22.7	7.95	3.85	.50	3.12	15.42	$591.25
Atlanta....	35	21.54	7.76	3.59	.73	.94	13.02	441.12
New Haven.	6	21.00	8.16	4.00	2.00	....	14.16	458.33

The average age, as shown by Table XXXIII, of the young women beginning work in the grades of the Cincinnati schools is only 1.16 years in excess of the average age of the thirty-five young women reporting from Atlanta, and 1.70 years in excess of the average age of the six reporting from New Haven. The average number of years of educational preparation of all kinds in Cincinnati is 2.39 years in excess of the corresponding average for Atlanta and 1.26 years in excess of that for New Haven. Cincinnati teachers beginning their first year's work in the grades reported an average of no less than 3.12 years of collegiate or university training, and 0.50 years of normal-school work, a total of 3.62 years.[2] The New Haven

[1] In Cincinnati one, and in New Haven two, men teachers who had not taught for a full year returned questionnaires. These three papers were excluded from tabulation for the reason given above.

[2] Cincinnati's showing would be even more favorable if kindergarten teachers in their first year of service had not been included in the above statement. See provisions of the Cincinnati salary schedule as stated in Section XV of Part II of this report.

teachers considered in the above table had enjoyed full normal or teachers' college training of two years but had no collegiate or university instruction. In Atlanta normal or teachers' college training amounting to an average of 0.73 of a year, and collegiate or university training amounting to 0.94 of a year are reported, a total of 1.67 years of work. It will be noted, however, that the average length of common-school and high-school training reported by Atlanta teachers is somewhat less than that of the other two cities. The average salary at which these teachers were engaged for the year 1911–12 was $591.25 in Cincinnati, $458.33 in New Haven, and $441.12 in Atlanta.

DEGREES FROM NORMAL SCHOOLS, TEACHERS' COLLEGES, COLLEGES, AND UNIVERSITIES

The form of the inquiry addressed to teachers regarding degrees received has been stated above. In tabulating the replies it was decided first to exclude all degrees from colleges or universities not included in the *World Almanac's* list. So far as is known,[1] this list makes no pretensions to high standards of selection, and many of the institutions noted in it are notoriously inferior in character. So-called colleges or universities which do not even receive this mention probably have no just claim to either title. A method of fixing roughly the value of degrees accepted on this basis will be presented later. Degrees from normal schools or teachers' colleges were carefully separated from those granted by colleges and universities, and will be found in the next to the last column of the table on p. 166.

Cincinnati and Denver are the only cities showing any considerable number of college or university graduates among grade teachers. In the former city nearly one out of every six, and in the latter one out of every twelve, women grade teachers have degrees. The opportunities afforded by the municipal Universitiy of Cincinnati with its highly efficient College for Teachers, and by the University of Denver, are largely responsible for the very favorable showing made by the two cities in this respect. The following detail table shows how recent and rapid has been the movement toward higher educational standards in Cincinnati.

NUMBER AND PERCENTAGE OF WOMEN GRADE TEACHERS IN CINCINNATI REPORTING COLLEGE OR UNIVERSITY DEGREES, BY AGE GROUPS

Details of Women Grade Teachers by Age Groups	Number in Group	Number Reporting College or University Degrees	Percentage Reporting College or University Degrees
Under 25	23	16	69.5
25 to 30	68	34	50.0
30 " 35	94	16	17.0
35 " 40	81	4	4.9
40 " 45	59	1	1.7
45 " 50	49	0	0.0
50 " 55	37	0	0.0
55 " 60	18	0	0.0
60 and over	16	0	0.0

[1] In the case of the shorter questionnaire employed in Cincinnati the name of the institution granting the degree was not required, but a careful study was made of the educational training of all teachers in that city who reported degrees and a number were excluded where the preparation indicated that the institution was of inferior rank.

TABLE XXXIV

UNIVERSITY, COLLEGE, AND OTHER DEGREES

GROUPS OF TEACHERS	NUMBER IN GROUPS	NUMBER REPORTING COLLEGE OR UNIVERSITY DEGREES	PERCENTAGE REPORTING COLLEGE OR UNIVERSITY DEGREES	NUMBER OF COLLEGE OR UNIVERSITY DEGREES			OTHER DEGREES	
				First Degrees A.B., B.S., B.L., Ph.B., etc.	Second Degrees M.A., M.S., Ph.M., etc.	Third Degrees Ph.D.	Normal School or Teachers' College Degrees	Miscellaneous
CINCINNATI								
Grade teachers—								
Women	445	72	16.2	72	4	..	2	
Men	25	9	36.0	9	4	..	2	
High-school teachers—								
Women	35	25	71.4	25	9	..	2	
Men	33	25	75.7	22	14	2	..	1 Ll.B., 2 M.Ds., 1 "G.G."
Principals, assistant principals, supervisors, etc.—								
Women	0	..	....	..	..	..	..	
Men	64	20	31.2	14	7	1	11	1 Ll.B., 3 M.Ds., 1 D.D.S.
HAMILTON								
Grade teachers—								
Women	58	1	1.7	1	..	..	..	
Men	5	0	0.0	..	..	..	..	
High-school teachers—								
Women	6	4	66.7	4	2	..	1	
Men	6	5	83.3	5	1	1	..	
Principals, assistant principals, supervisors, etc.—								
Women	1	0	0.0	..	..	..	..	
Men	4	2	50.0	2	..	..	..	
DENVER								
Grade teachers—								
Women	304	26	8.5	26	3	..	60	4
Men	7	2	28.6	2	..	..	1	
High-school teachers—								
Women	33	23	69.7	23	8	..	1	
Men	36	30	83.3	27	11	..	1	1 M.E.
Principals, assistant principals, supervisors, etc.—								
Women	18	3	16.7	3	..	..	..	
Men	16	13	81.2	12	6	1	4	
ATLANTA								
Grade teachers—								
Women	213	3	1.4	3	..	..	6	
Men	0	..	.....	..	..	..	..	
High-school teachers—								
Women	20	6	30.0	6	..	..	3	
Men	9	9	100.0	9	1	..	..	
Principals, assistant principals, supervisors, etc.—								
Women	49	0	.....	..	..	..	4	
Men	3	2	66.7	2	1	..	..	1 M.E.
NEW HAVEN								
Grade teachers —								
Women	161	1	0.6	1	..	..	..	
Men	2	0	0.0	..	..	..	..	
High-school teachers—								
Women	17	10	58.8	10	..	2	..	
Men	10	8	80.0	7	3	1	..	1 C.E., 1 M.E.
Principals, assistant principals, supervisors, etc.—								
Women	17	0	0.0	..	..	..	..	
Men	5	3	60.0	3	..	..	..	

While Denver does not have so large a proportion of college and university graduates among its women grade teachers as Cincinnati, it will be noted that teachers of this rank in the western city report a very large number of degrees from normal schools and teachers' colleges. Apparently the practice of such institutions with regard to the granting of degrees varies in different parts of the country. New Haven women grade teachers devoted much more time to professional preparation in such schools than teachers of the same rank and sex in any other city, including Denver,[1] yet they report no degrees from normal schools or teachers' colleges.

In general, teachers of the rank of principals, assistant principals, supervisors, etc., show larger percentages of those holding college and university degrees than do grade teachers. It is only among high-school teachers, however, that all five cities make a considerable showing of college and university graduates. In Cincinnati, 71.4 per cent of the women high-school teachers have college or university degrees; in Denver, 69.7 per cent; in Hamilton, 66.7 per cent; in New Haven, 58.8 per cent; and in Atlanta, 30.0 per cent. All of the nine men high-school teachers in Atlanta report college or university degrees. In Hamilton and Denver 83.3 per cent of the men of this group are college or university graduates; in New Haven, 80.0 per cent; and in Cincinnati, 75.7 per cent.

The number of collegiate or university degrees as given in Table XXXIV is considerably in excess of the number of persons reporting such degrees. This is due, of course, to the fact that some persons have a second or third degree to their credit.[2] Combining the figures from all the cities, three hundred and two teachers out of sixteen hundred and two, or 18.8 per cent have received college or university degrees. Altogether these three hundred and two teachers received three hundred and seventy degrees, of which two hundred and eighty-eight were first degrees (A.B., B.S., B.L., Ph.B., etc.); seventy-four second degrees, (A.M., M.S., Ph.M., etc.); and eight third degrees, (Ph.D.). Considering high-school teachers only, out of the two hundred and five men and women of this rank in the five cities, one hundred and forty-five or 70.7 per cent had college or university degrees. Altogether these one hundred and forty-five teachers had one hundred and ninety-three degrees, of which one hundred and thirty-eight were first degrees, forty-nine second degrees, and six third degrees.[3]

[1] See Table XXX.

[2] A few cases occur in Table XXXIV in which the number of persons reporting degrees is in excess of the number reporting first degrees. This is due to the fact that the first degrees of some of these persons were from institutions not listed in the *World Almanac* and accordingly excluded from tabulation. Their advanced degrees had been taken later from accredited colleges or universities.

[3] In his *American Traits*, pp. 75–76, published in 1902, Professor Hugo Münsterberg observes that "only 2 per cent of the school teachers [of this country] possess any degree whatever." No authority is cited for this statement. However near the truth it may have been taking rural with city schools in the most backward as well as the most advanced sections of the United States, it will be noted that it certainly does not apply to present conditions in the five cities studied in the present report. Professor Münsterberg's statement in full on this point may be quoted as follows:

"To produce anything equivalent to the teaching staff from whose guidance I benefited in my boyhood

As was noted above all degrees granted by colleges or universities mentioned in the *World Almanac* were tabulated in Table XXXIV in spite of the many institutions of low or questionable standards included in this list. No doubt some of the degrees granted by good normal schools represent higher attainment than the degrees granted by certain of these colleges. To avoid even the suspicion of discrimination, however, it was deemed advisable first to present the returns with regard to degrees on the extremely broad and tolerant basis of the *World Almanac* list. No standard exists whereby quantitative valuations may be made of all college and university degrees. Various classifications of institutions of higher learning have been made, however, and one of these may be used to advantage in this connection. In the *Carnegie Foundation's Bulletin No.* 2, of May 1908,[1] a list of one hundred and three degree-conferring institutions which appropriate annually $45,000 or over for the total payment of the salaries of their instructing staffs is presented. Of course it is not maintained that salary appropriations are the sole criterion of the teaching efficiency of colleges and universities, but certainly they do form one basis of judgment. In any event it must be admitted that nearly all institutions of recognized high standing are included in this list. The following table shows how large a percentage of the college and university degrees reported by teachers in Hamilton, Denver, Atlanta, and New Haven were conferred by institutions in the Carnegie Foundation's list referred to above.

City	Number of College and University Degrees Reported by Teachers	Number of Such Degrees Conferred by Institutions in the Carnegie List	Percentage of Degrees Conferred by Institutions in the Carnegie List
Hamilton	16	9	56.2
Denver	122	52	42.6
Atlanta	22	9	40.9
New Haven	27	23	85.2

Unfortunately Cincinnati had to be omitted from the above table as the names of institutions granting degrees were not asked for in the briefer questionnaire circulated in that city. A very large proportion of the degrees held by Cincinnati teachers, however, were conferred by the municipal University of Cincinnati which is included in the Carnegie list. Of the remaining cities New Haven takes highest rank with 85.2 per cent of its degrees from universities and colleges in the Carnegie list; Hamilton is

no one ought to be allowed to teach in a grammar school who has not passed through a college or a good normal school; no one ought to teach in a high school who has not worked, after his college course, at least two years in the graduate school of a good university; no one ought to teach in a college who has not taken his Doctor's degree in one of the best universities; and no one ought to teach in a graduate school who has not shown his mastery of method by powerful scientific publications. We have instead a misery which can be characterized by one statistical fact; only two per cent of the school teachers possess any degree whatever. If the majority of the college teachers are hardly prepared to teach in a secondary school, if the majority of high-school teachers are hardly fit to teach in a primary school, and if the majority of primary school teachers are just enough educated to fill a salesgirl's place in a millinery store, then every other [educational] reform is self-deceit."

[1] Pp. 10–19.

second with a percentage of 56.2; Denver, third, 42.6 per cent; and Atlanta, fourth, 40.9 per cent.

One very striking feature of the returns on this question is the extent to which teachers with collegiate and university degrees owe them to institutions in the near vicinity of the cities in which they are teaching. Of the twenty-seven degrees noted in New Haven, eighteen are from New England colleges and universities. As one would expect, Denver shows the largest proportion of degrees coming from a distance, yet seventy-seven of the one hundred and twenty-two degrees reported by teachers of that city are from Colorado institutions, chiefly Denver University, the University of Colorado, and Colorado College. Fifteen of the sixteen degrees held by Hamilton school teachers were conferred by Ohio colleges and universities. Sixteen of Atlanta's twenty-two degrees were from institutions south of Mason and Dixon's line, and seven of the sixteen were obtained from Georgia colleges or universities.

XIV. TRAINING, EXPERIENCE, AND SALARIES OF TEACHERS

Two factors of prime importance in determining the salaries of teachers are the extent of their educational training and experience. In the following table the chief statistical data on these points from the five cities investigated have been brought together. Preceding tables have presented the educational training of teachers, whether obtained in the common schools, high schools, normal or teachers' colleges, colleges or universities, or elsewhere. Of these various kinds of educational experience, that given in normal schools, teachers' colleges, colleges and universities is, of course, the most important from a professional point of view. Accordingly Table XXXV presents the average number of years of normal and collegiate training combined for each group of teachers. Following this the average first year's salary of teachers, the average number of years of teaching experience, and the average salary in 1911 are given.

One exception may be taken to the order in which the data are presented in Table XXXV. It is by no means always the case that a teacher's educational training is completed at the time she enters upon her active experience. Many teachers begin their career with nothing more than a common- and high-school training or even less. Later they borrow money or save the means from scanty salaries and find the time to pursue normal or collegiate work. It would be a very difficult task to present statistically the educational training of teachers according to the various periods in their active experience when it was obtained. The data secured from the five cities was not so arranged that this was possible. Only with the large reservation indicated, therefore, can the average normal and collegiate training of teachers as presented in Table XXXV be related to their average first year's salary. In the case of high-school teachers this caution must be especially observed. Many if not most such teachers began teaching in the grades, some of them in country schools. Indeed it is a not uncommon rule to require experience in grade teaching as a prerequisite for appointment to high-school positions. Probably a very large proportion of such teachers secured their advanced preparation after a number of years of grade teaching. In other words, the average first year's salary of high-school teachers was fixed in large part on the basis of a lower grade of labor and of preparations than that for which they afterward qualified themselves. Thus it will be noted that the average beginning salary reported by women high-school teachers in Cincinnati, Denver, and New Haven is only slightly higher than the average first year's salary of women grade teachers under twenty-five years of age in the same cities.

Even in the case of teachers who find their life-work in the grades, however, it is by no means true that the work they were doing in 1911 was of the same quality as the work they did in the first year of their professional career. Altho they may have remained in the same building and grade

TABLE XXXV

TRAINING, EXPERIENCE, AND SALARIES OF TEACHERS

CINCINNATI

Groups of Teachers	Number in Each Class	Average Normal and Collegiate Training, Years	Average First-Year Salary	Average Number Years Teaching Experience	Average Salary, 1911
Grade—					
Women	445	1.99	$431.73	16.11	$ 887.49
Men	25	2.88	434.68	14.71	920.39
High school—					
Women	35	3.33	562.42	15.34	1,314.89
Men	33	4.38	570.14	18.96	1,795.63
Principals, assistant principals, supervisors, etc.					
Women	0	....	.....	.....	.....
Men	64	2.60	465.69	26.91	1,881.39
Detail of women grade teachers by age groups					
Under 25	23	3.34	531.08	1.91	622.47
25 to 30	68	3.11	487.35	4.39	713.01
30 " 35	94	2.21	418.19	9.58	872.34
35 " 40	81	1.76	400.49	14.19	910.96
40 " 45	59	1.59	410.33	19.11	971.01
45 " 50	49	1.33	531.12	25.58	988.57
50 " 55	37	1.36	405.55	30.25	996.48
55 " 60	18	1.40	200.00	35.11	1,000.00
60 and over	16	.70	411.25	43.50	984.06

HAMILTON

Grade—					
Women	58	.51	336.05	12.56	628.11
Men	5	.99	380.00	10.40	821.50
High school—					
Women	6	3.66	613.33	5.00	927.50
Men	6	2.62	560.50	17.83	1,241.66
Principals, assistant principals, supervisors, etc.					
Women	1	2.00	650.00	3.00	843.00
Men	4	1.65	320.00	23.50	1,209.25
Detail of women grade teachers by age groups					
Under 25	9	.45	282.77	2.66	464.02
25 to 30	10	.32	263.00	7.50	587.00
30 " 35	15	.33	350.66	11.00	643.41
35 " 40	10	.50	399.30	14.60	673.95
40 " 45	8	1.12	358.86	19.12	717.18
45 " 50	6	.66	365.00	27.66	709.33
50 " 55	0	....	.....	.....	.....
55 " 60	0	....	.....	.....	.....
60 and over	0	....	.....	.....	.....

DENVER

Grade—					
Women	304	2.02	359.25	17.37	889.60
Men	7	3.14	346.85	11.85	771.42
High school—					
Women	33	3.57	526.06	18.18	1,282.35
Men	36	4.79	572.69	14.44	1,356.72
Principals, assistant principals, supervisors, etc.					
Women	18	1.66	333.83	23.10	1,197.62
Men	16	3.89	368.25	26.68	1,781.29
Detail of women grade teachers by age groups					
Under 25	8	2.41	522.50	2.25	625.75
25 to 30	46	1.90	361.00	6.32	731.49
30 " 35	71	1.85	466.25	10.97	877.53
35 " 40	44	1.97	320.81	15.99	917.29
40 " 45	59	2.20	336.14	21.16	950.18
45 " 50	27	2.26	327.94	24.03	959.09
50 " 55	32	2.04	273.17	28.77	947.02
55 " 60	11	1.95	229.36	36.90	977.27
60 and over	6	1.87	209.16	44.16	1,018.00

TABLE XXXV—*Continued*

ATLANTA

Groups of Teachers	Number in Each Class	Average Normal and Collegiate Training, Years	Average First-Year Salary	Average Number Years Teaching Experience	Average Salary, 1911
Grade—					
Women	213	1.78	366.68	6.68	571.17
Men	0	....	.....	.....	.....
High school—					
Women	20	1.65	528.69	10.47	981.59
Men	9	4.32	982.77	5.44	1,575.33
Principals, assistant principals, supervisors, etc.					
Women	49	2.10	345.68	15.86	912.77
Men	3	3.99	261.66	15.66	1,566.66
Detail of women grade teachers by age groups					
Under 25	88	1.84	384.32	2.51	500.24
25 to 30	57	1.82	358.35	5.91	570.14
30 " 35	33	1.90	332.69	9.12	638.50
35 " 40	14	1.79	386.60	14.00	693.11
40 " 45	13	.70	362.70	14.77	658.53
45 " 50	5	3.60	375.00	18.00	680.70
50 " 55	2	.00	300.00	32.50	834.10
55 " 60	1	.00	650.00	39.00	735.00
60 and over	0	....	.....	.....	.....

NEW HAVEN

Grade—					
Women	161	1.65	$ 326.09	12.60	$ 680.11
Men	2	1.50	675.00	4.50	825.00
High school—					
Women	17	3.58	374.70	16.47	1,006.61
Men	10	3.70	677.49	15.50	1,448.05
Principals, assistant principals, supervisors, etc.					
Women	17	1.35	312.00	24.29	926.47
Men	5	4.60	677.60	16.20	2,280.00
Detail of women grade teachers by age groups					
Under 25	36	1.96	359.11	2.75	498.48
25 to 30	40	2.04	342.32	6.20	651.40
30 " 35	26	1.95	302.27	10.80	750.25
35 " 40	16	1.71	323.75	16.25	754.06
40 " 45	15	1.20	314.66	21.46	786.21
45 " 50	16	.71	298.25	26.31	780.53
50 " 55	9	.77	305.55	29.88	810.35
55 " 60	1	1.00	200.00	39.00	750.00
60 and over	2	.75	300.00	46.50	800.00

thruout, normally, of course, their work should increase in value as their experience and acquaintance grow.

It has been thought desirable to present at some length these rather trite observations in order to forestall any misuse of the salary figures presented in Table XXXV. Statistical comparisons are often made between wages paid at different dates to groups of workmen in the same occupation. Such comparisons depend for their validity, of course, upon the assumption that the quantity and quality of the unit of labor have remained unchanged. In many cases this assumption is perfectly justified. Eight or nine hours' work digging sewers, laying brick, or tending a loom may involve the same amount of effort and skill that it did five or ten years ago. A rise or fall of wages during this period represents accordingly higher or

lower remuneration for the same unit of work. But with the salary figures presented in Table XXXV similar comparisons would be entirely misleading. In the case of the first and last year salaries reported by high-school teachers, for example, the comparison would be between an early average largely influenced by grade- or country-school rates of pay for unformed teachers and an average fixed on the basis of later years of training and experience necessary to qualify for a higher and more exacting task. Comparisons between the average first and last year's salary of principals, assistant principals, supervisors, etc., would be as faulty as comparisons between the wages of trade apprentices years ago and the wages of foremen at the present time.

To sum up the foregoing argument: percentages of salary increase computed on the basis of first and last year's salaries shown in Table XXXV cannot legitimately be compared with the corresponding increase in the cost of living as developed in an earlier portion of this study.[1] When favorable results were thereby shown, they would mean solely that by further self-development or training and by promotion teachers had managed to increase their incomes faster than the growth in the cost of living. In other cases, and such other cases would be numerous, owing to the fixed maxima common to salary schedules, teachers would be shown unable to keep pace with the increase in the cost of living whether or not their efficiency was increasing.

Apart from this point the interpretation of Table XXXV is made difficult by the necessity of considering both training and experience in relation to salaries. In one instance, however—that of women grade teachers under twenty-five years of age—the latter factor is reduced to a minimum. Moreover it is safe to assume that nearly all the educational training reported by women of this rank and age group was obtained prior to their teaching experience. Inter-city comparisons between average normal and collegiate training and average first year's salary for this group of teachers are therefore permissible. Cincinnati women grade teachers under twenty-five years of age report the highest average number of years—3.34—of such training, and received the highest average first year's salary of $531.08. Denver is second with 2.41 years of training and an average first year's salary of $522.50; New Haven is third as to training—1.96 years—and fourth as to average first year's salary—$359.11; Atlanta is fourth as to training—1.84— and third as to average first year's salary—$384.32; and Hamilton is fifth as to training—0.45 years—and fifth as to average first year's salary—$282.77. Giving Cincinnati's average normal and collegiate training and average first year's salaries of women grade teachers under twenty-five years of age the value of 100 each, the following proportionate results for the other cities are obtained.

[1] See Part I, Section I.

RELATIVE TRAINING AND FIRST YEAR'S SALARIES, WOMEN GRADE TEACHERS UNDER TWENTY-FIVE YEARS OF AGE

	Cincinnati	Hamilton	Denver	Atlanta	New Haven
Normal and collegiate training	100.00	13.47	72.16	55.09	58.68
Average first year's salary	100.00	53.24	98.38	72.36	67.62

Comparing average first year's salaries and average normal and collegiate training for this group of teachers only it will be noted that while Cincinnati pays the highest absolute salaries, it is really paying less in proportion to training of this character than any of the other cities. Denver pays very nearly as much as Cincinnati to beginning teachers with less than three-fourths as much normal and collegiate training. Hamilton pays more than one-half as much as Cincinnati to beginning teachers with less than one seventh as much normal and collegiate training. In New Haven and Atlanta the discrepancy between relative salaries and training is not so great. So far as these figures regarding training are an index to efficiency, Cincinnati which pays the highest salaries to women grade teachers under twenty-five years of age is nevertheless getting the largest proportional return.

In the case of older teachers, salaries must be compared on the basis of both training and experience. The women grade teachers of Denver show the highest average for both—2.02 years of normal and collegiate training and 17.37 years of teaching experience. The average salary for this group is also the highest in any of the five cities—$889.60. Cincinnati is a close second, its women grade teachers reporting an average of 1.99 years of normal and collegiate training and 16.11 years of teaching experience, the average salary being $887.49. Corresponding figures for women grade teachers in New Haven are: training, 1.65 years; experience, 12.60 years; salary, $680.11; for Hamilton, training, 0.51 years; experience, 12.56 years; salary, $628.11; for Atlanta, training, 1.78 years; experience, 6.68 years; salary, $571.17.

In order that the foregoing figures may be grouped in their proper proportions the following table is presented. Denver conditions as to training, experience, and salaries are each given the value of 100.00 in it, and corresponding figures for the other cities are reduced to this basis.

RELATIVE NORMAL AND COLLEGIATE TRAINING, EXPERIENCE, AND SALARIES OF WOMEN GRADE TEACHERS

	Cincinnati	Hamilton	Denver	Atlanta	New Haven
Average normal and collegiate training	98.51	25.29	100.00	88.11	81.68
Average teaching experience	92.74	72.31	100.00	38.46	72.54
Average salaries, 1911	99.76	70.61	100.00	64.20	76.45

It will be noted that with the exception of Atlanta the relation between teaching experience and salaries for this group of teachers is remarkably

close. The figures may be interpreted as follows: Cincinnati's women grade teachers report an average of 98.51 per cent as much normal and collegiate training and an average of 92.74 per cent as much teaching experience, and receive an average of 99.76 per cent as much salary as Denver teachers of the same sex and rank. Similar comparisons may be made for the other cities. Women grade teachers show a large relative deficiency in training in Hamilton, and of experience in Atlanta.

As for grade men teachers the only city from which a considerable number of teachers of this rank and sex reported was Cincinnati. The twenty-five questionnaires which they sent in from the latter city report an average of 2.88 years of normal or collegiate training as compared with 1.99 years for the women. The average teaching experience of these men, however, was shorter than that of the women, i.e., 14.71 years for the former as compared with 16.11 years for the latter. An average salary of $920.39 for 1911 was reported by the men as compared with $887.49 paid the women. Stated in percentages, the men reported 44.72 per cent more normal and collegiate training, 8.69 per cent less experience, and 3.71 per cent more salary than the women.

Women high-school teachers in Cincinnati report an average salary for 1911 of $1,314.89, the highest paid in any of the five cities. Their average normal and collegiate training amounted to 3.33 years, and their teaching experience to 15.34 years. In the following table these figures are given the value of 100.00, and corresponding figures for teachers of the same sex and rank in the other cities are reduced to this basis.

RELATIVE NORMAL AND COLLEGIATE TRAINING, EXPERIENCE, AND SALARIES OF WOMEN HIGH-SCHOOL TEACHERS

	Cincinnati	Hamilton	Denver	Atlanta	New Haven
Average normal and collegiate training	100.00	109.91	107.21	49.55	107.51
Average teaching experience	100.00	32.59	118.51	68.25	107.37
Average salaries, 1911	100.00	70.54	97.52	74.65	76.55

Cincinnati pays the highest average salary to its women high-school teachers, but their average normal and collegiate training is not so high as that reported in Hamilton, Denver, and New Haven, while their average teaching experience is exceeded by that of Denver and New Haven. Denver as usual approximates Cincinnati conditions. Its women high-school teachers receive an average salary 2.48 per cent less than that paid in Cincinnati, but they report 7.21 per cent more training and 18.51 per cent more experience. New Haven pays little more than three-fourths of the salary of Cincinnati to women high-school teachers who have 7.51 per cent more training and 7.37 per cent more experience. Atlanta women high-school teachers report about half as much training and a little more than two-thirds as much experience, and receive nearly three-fourths the salary paid in Cincinnati. The lowest average salary paid teachers of this sex

and rank is reported from Hamilton. Altho its women high-school teachers have received more normal and collegiate training than the corresponding group in any of the other cities their average experience is by far the lowest reported in the above table.

Cincinnati also reports the highest average salary for men high-school teachers in 1911—$1,795.63. Their average normal and collegiate training was given as 4.38 years, and their average teaching experience as 18.96 years. Each of these figures is given the value of 100.00 in the following table, and corresponding figures for other cities are reduced to the same basis.

RELATIVE NORMAL AND COLLEGIATE TRAINING, EXPERIENCE, AND SALARIES OF MEN HIGH-SCHOOL TEACHERS

	Cincinnati	Hamilton	Denver	Atlanta	New Haven
Average normal and collegiate training	100.00	59.82	109.36	98.63	84.48
Average teaching experience	100.00	94.04	76.16	28.69	81.75
Average salaries, 1911	100.00	69.14	75.54	87.71	80.62

The men high-school teachers of Atlanta rank second in salary, according to the foregoing comparisons. Their average normal and collegiate training is nearly as high as that of the same group of teachers in Cincinnati but their teaching experience falls far below that of any other city in the list. New Haven is third, and shows nearly the same proportion of training and experience as of salaries to the Cincinnati standard. Denver falls to fourth place, the average salary of men high-school teachers in that city being only 75.54 per cent of the average for the same group in Cincinnati. The training of the Denver men high-school teachers is 9.36 per cent in excess of that reported by Cincinnati, but their average teaching experience is only 76.16 per cent of that reported by the Ohio city. Hamilton reports the lowest average salary. In experience its men high-school teachers closely approximate the Cincinnati standard, but in training they are considerably below other cities in the list.

Denver pays an average salary of $1,197.62 to its women principals, assistant principals, supervisors, etc., who report training of 1.66 years and experience of 23.10 years. This average salary is markedly better than the average salary—$926.47—for teachers of the same sex and rank in New Haven, altho the experience—24.29 years—and training—1.35 years—of the latter are fairly comparable with those reported in Denver. In Atlanta a slightly lower salary still—$912.77—is paid. The training of Atlanta women principals, assistant principals, supervisors, etc.—2.10 years—is better than that of the same groups in Denver and New Haven, but their experience—15.86 years—is not so extensive by seven or eight years.

Only Cincinnati and Denver report any considerable number of men of the rank of principals, assistant principals, supervisors, etc. In Cincin-

nati the average salary of this group is $1,881.39; average experience, 26.91 years; and average training, 2.60 years; in Denver, average salary $1,781.29; average experience, 26.68 years; and average training, 3.89 years.

Comparisons of salaries by sexes for grade teachers in the various cities are out of the question, owing to the small number of men of this rank who replied to the questionnaires. In the case of high-school teachers, however, the results presented in Table XXXV are of interest and significance. In all the cities men high-school teachers receive higher average salaries than women, the difference ranging from $74.37 in Denver to $593.74 in Atlanta. Women high-school teachers in the latter city show the lowest average training—1.65 years—of any of the cities, and the men exceed them on this score by 2.67 years. On the other hand, Atlanta men high-school teachers have had 5.03 years of experience less than the women. In Cincinnati men high-school teachers have an average salary of $480.74 in excess of the women's, and they also report 1.05 more years of training and 3.62 more years of experience than the latter. New Haven men high-school teachers receive $441.44 more salary than women of the same rank in that city, altho the average training of the men is only 0.12 of a year greater, while their average experience is 0.97 of a year less. In Hamilton where the men high-school teachers receive $314.16 more salary than the women, they report 1.04 less years of training but 12.83 more years of experience. Finally, in Denver, where the difference in salary is only $74.37 in favor of the men, the latter report 1.22 years more of training and 3.74 years less of experience. While the differences in salary noted above in Cincinnati, Hamilton, Denver, and Atlanta may be referred with more or less success to the superiority of the men in training, or experience, or both, this explanation is manifestly not applicable in the case of New Haven.

In the discussion of the educational training of teachers as a whole, attention was called to the comparative training of grade and high-school teachers. The superiority of the latter is again shown by the figures in Table XXXV, which present only the training received in normal or teachers' colleges and in colleges and universities. In the case of Atlanta, however, altho women high-school teachers report general educational training amounting to 1.59 years in excess of that of grade teachers, their normal and collegiate training is given as 0.13 of a year less than that of women grade teachers. On the other hand the average teaching experience of the women high-school teachers in Atlanta is 10.47 years, as compared with 6.68 years for women grade teachers in the same city.

Attention has also been called to the fact that in some cases the whole educational training of principals, assistant principals, supervisors, etc., is sometimes not so extensive as that of the teachers of lower rank in the same city. According to Table XXXV, men principals, assistant principals,

supervisors, etc., in Cincinnati have had an average of only 2.60 years of normal and collegiate training as compared with an average of 2.88 years reported by men grade teachers. But it will be noted, however, that the average experience of the former—26.91 years—is very largely in excess of that reported by any other teaching group in the Ohio city. The women principals, assistant principals, supervisors, etc., of Denver and New Haven also report average normal and collegiate training less by a fraction of a year than that of women grade teachers in the same cities, but their average experience has been longer by a number of years.

In general, the impression given by Table XXXV is that there is a certain rough proportion in the five cities between the salaries paid and the training and experience of the various teaching groups. The greater weight given to normal and collegiate training as a salary determining factor is evident in the case of high-school teachers. Further study of a large number of cities representing all the great geographical divisions of the country will be necessary, however, before any more exact generalizations can be made. Finally it must be said that the comparisons between the five cities noted above must be regarded as statements of conditions found to exist, not as criticisms. Many other factors, such as the size of classes, amount of work, the local cost of living, etc., would need to be taken into account before assertions of underpayment or overpayment could be substantiated. Nevertheless, investigations of training and experience along some such lines as the above are of vital significance. And Table XXXV does show very clearly that the cities which are paying higher salaries are also securing the services of distinctly better trained and more experienced teachers.

XV. EXPENDITURES OF TEACHERS

Among the subjects into which the committee was asked to inquire were the "increased professional demands upon the time, strength, and funds of teachers." In Section XII of this report demands upon the time and strength of teachers were considered at length. The study of the professional demands upon their funds is subject to the same limitation noted in regard to these results, namely, that no earlier investigation exists upon which proof of an increase or decrease of such demands could be based. All that can be attempted at this time, therefore, is to establish the present weight of such demands. It must be left to later studies to determine the fact of their increase or decrease.

The brief questionnaire first used in Cincinnati presented only seven questions which were narrowly limited to the directly professional demands upon the funds of teachers as follows:

Amount spent from January 1, 1911 to December 31, 1911, for:

a) Dues of teachers' clubs and other educational organizations? . $.....
b) Educational books and periodicals? . . . . . $.....
c) Fees for lecture courses, extension courses; summer school, college or normal school fees? . . . . . $.....
d) Fees or contributions in support of athletics, school sports, debating, theatricals, or other student activities? . . . . . $.....
e) Street car fares to and from your school? . . . . . $.....
f) Other transportation costs in connection with your work as teacher, such as attending institutes, meetings of state and national educational associations, etc? . . . . . $.....
g) Contributions to retiring pension fund? . . . . . $.....

Total . . . . . $.....

While questions were not asked in Cincinnati as to the amount spent for clothing, life insurance premiums, religion, charity, amusements and vacations, care of health, etc., nevertheless several teachers of that city who kept accounts voluntarily gave the results in their own way. From these reports it may be of interest to quote the following two cases.

A woman grade teacher, 34 years of age, with ten years' experience, lives with and provides four-fifths of the living expenses of her mother. Her salary for 1911 was $920, and she had no other income. "Rigid economy was necessary to keep expenses within the following limits," she writes, "and to lay aside $100."

Food and shelter for two	$535.00
Clothing	80.00
Insurance	37.00
Pension Fund	20.00
Car fare	28.00
Church and charity	20.00
Doctor and medicines	15.00
Amusements	10.00
Summer trip (10 days)	30.00
Miscellaneous expenses	45.00
Total	$820.00

The second case is that of a kindergarten teacher, 35 years old, with fourteen years' experience, who is keeping house for herself alone. Her salary in 1911 was $735, to which she added $60 by summer-school work. According to her statement, "as careful an estimate as I can make from my daily expense accounts," the year resulted in a deficit of $44.62.

Rent	$131.25
Laundry and house work	76.40
Fuel, gas, etc.	4.96
Food, ice, and household utensils	192.00
Clothing	215.14
Doctor bills and medicine	52.15
Car fare	19.25
Decoration and equipment of schoolroom	20.50
School philanthropy	13.75
Club dues	6.20
Textbooks and magazines	13.75
Tuition for courses taken	10.00
Fees for conventions	4.90
Other expenses	79.37
Total	$839.62

Comparing these two cases there would seem to be no doubt about the "rigid economy" of the first. Although the mother whom she supports is sixty-nine years of age it is probable that her assistance contributes to keep down dressmaking and household expenses. The cost of clothing for the second teacher is relatively very high, and her doctors' bills are large. Her expenditures under the items of "decoration and equipment of schoolroom" and "school philanthropy" illustrate a point often referred to by kindergartners. She is also spending more for further professional training than is the custom of most teachers of her rank, although these amounts are certainly not extravagant considering the end in view. Considering that she has no one to support but herself, however, the deficit reported for the year would seem to be avoidable.

In addition to the briefer list of questions employed in Cincinnati, teachers in the other four cities were asked to give detailed information upon the amounts paid during 1911 for rent, insurance premiums, and the following detailed items:

Amount spent from January 1, 1911, to December 31, 1911, for clothing including footwear and headwear, as follows:

Clothing for self?	$.....
Clothing for wife?	$.....
Clothing for children?	$.....
Clothing for other members of family dependent upon you?	$.....
Laundry and washing for all the above persons?	$.....
Pressing, repairing, and other care of clothing for all the above persons?	$.....
Total	$.....

Amount contributed from January 1, 1911, to December 31, 1911, for
Religious purposes? . . . . . $.....
Charitable purposes? . . . . . $.....
Total . . . . . $.....

Amount spent from January 1, 1911, to December 31, 1911, for purposes of recreation for yourself or members of your family, as follows:
Theater and moving picture shows? . . . . . $.....
Amusement parks? . . . . . $.....
Music? . . . . . $.....
Social functions? . . . . . $.....
Dues of social clubs, fraternities and lodges? . . . . . $.....
Athletics and gymnasium fees and expenses? . . . . . $.....
Vacation and pleasure trips? . . . . . $.....
Other expenditures for recreation or pleasure, stating nature of such expenditure? . . . . . $.....
Total . . . . . $.....

Amount spent from January 1, 1911, to December 31, 1911, for care of health of family, as follows:
Physicians' bills? . . . . . $.....
Medicines? . . . . . $.....
Dentists' bills? . . . . . $.....
Hospital bills? . . . . . $.....
Nurses' bills? . . . . . $.....
Other expenditures for care of health, stating nature of each? . . . $.....
Total . . . . . $.....

It was realized that the answers to such questions would be approximate at best except in the comparatively few cases where accounts of personal expenditures were kept by teachers. To some extent, however, files of receipted bills may be made to serve the same purpose. With the limited funds at the disposal of the committee the employment of special agents to secure statistics of expenditure—the usual practice in investigations of this character—was out of the question. Moreover, fear was expressed lest teachers might not take kindly to so directly personal a method of investigating their expenditures. The entire frankness with which they have met the inquiries of the committee along this and all other lines indicates, however, that future investigations may employ special agents, if they so desire, with the certainty that their demands will be met as fully and courteously as the occasion warrants.

While the results of the present inquiry could doubtless have been made more satisfactory by the employment of special agents it should be remembered, on the other hand, that teachers as a class are habituated by their work to the making of written reports of many kinds. Replies to such questions as they were asked made out without the assistance of special agents by the housekeeper or father of workingmen's families would doubtless be of little statistical value. This is true of a certain proportion

of the replies turned in by teachers in Hamilton, Denver, Atlanta, and New Haven.[1]

Most of the remaining papers, however, showed conscientious effort to give the required answers as accurately and fully as possible. In a large number of replies information was offered at considerable length on details of expenditure or on objects of expenditure not required by the questionnaire.

To avoid misunderstanding it should also be stated that several of the questions presented to teachers regarding their expenditures were purposely divided into a number of details as an aid to more complete and uniform responses. Under recreation, for example, seven items were noted. It was not thought possible for teachers, except in the case of the few who keep personal accounts, to state such detailed items of expense other than approximately. On the other hand, it is believed that their separate statement unquestionably aided materially, in the absence of special agents, to secure more complete and uniform answers than would otherwise have been the case. The same considerations explain the form taken by questions regarding clothing, care of health, insurance premiums, etc.

Even in the longer questionnaires employed in Hamilton, Denver, Atlanta, and New Haven no effort was made to include all items of expenditure.[2] For example there was no inquiry as to the cost of food in the case of married teachers, although the cost of board and room rent was asked for in the case of unmarried teachers. The reason for this limitation of the inquiry was that only "professional demands upon the funds of teachers" were specified in the resolution creating the committee. In the case of Cincinnati the brief list of seven questions includes items that, it must be conceded, are directly professional in character. But there are also certain community standards as to housing, dress, church, and club membership, etc., which amount to indirect professional demands upon the funds of teachers. To cover these items the longer questionnaire was devised. It is to be hoped that authority will be given in any subsequent investigations of teachers' budgets, especially if special agents are employed, to include all items of expenditure.

With regard to the approximate accuracy of the amounts reported by teachers in answer to the longer list of questions, it would seem altogether probable from the nature of the payments themselves that rent, life insurance premiums, dues to teachers' clubs, and contributions to annuity or retiring funds are given exactly. Contributions for religious purposes are often made as regularly as the foregoing. Irregular expenses which do not frequently recur, such as for charity, vacations, care of health, fees for institutions, lectures, normal courses and summer schools, should be closely

[1] The percentage of papers in which answers were either not given at all or partly given was as follows: Hamilton, 2.53; Denver, 3.38; Atlanta, 28.57; and New Haven, 7.04.

[2] Total expenditures were ascertained in the following tables by subtracting savings for 1911 from total income for that year.

approximated. On the other hand, such expenditures as for clothing, which must be made frequently and in widely varying amounts, are at best estimates except where accounts have been kept.

The living conditions of teachers are not so simple as those of workingmen's families which are usually made the units of investigations of the present character. A very large proportion of teachers are unmarried and live with parents or other relatives. What they pay for board, rent, and sometimes for other items of living expenses is often quite independent of the market rate, as was shown in Section VII of this report. In consequence, their expenditures for other items can not be regarded as normal. For this reason no effort was made to tabulate the expenditures of unmarried teachers who live at home or with relatives. It must also be remembered that a small minority only of the teachers in the five cities are men. Of this small minority only 72.9 per cent are married. The number of true family budgets obtained in the five cities is therefore very small. Before statistical results of definite value can be obtained in this field it will be necessary to undertake an inquiry of much wider scope. Nevertheless, as presenting the first results with regard to teachers' budgets known to have been obtained the following figures, fragmentary as they are, may be of interest.

Altogether 58 married men teachers in the four cities returned complete statements of their expenditures.[1] Half of these men, however, own their homes and consequently pay no rent. It is possible in the case of the latter, of course, that taxes and interest on mortgages represent sums almost as considerable as rent, but no inquiry was made as to these items, and consequently the budgets of the 29 rent-paying families are presented separately from those of the 29 owners of homes.

More interest attaches to Table XXXVI, p. 184, presenting the expenditures of rent-paying families, because it is roughly comparable with the workingmen's budgets published by the Bureau of Labor.

Table XXXVII presents the results for the families of married teachers who own their own homes.

RENT

According to the totals presented in Table XXXVI the rent paid by the families of married men teachers with average incomes of $860.50 per year is about $12 per month; with average incomes of $1,206.13 and $1,476.17, about $22.50 per month; and with average incomes of $1,736.75 and $2,560.40 about $30 a month. The percentages of total expenditures

[1] Three papers otherwise perfect were thrown out because of exceptionally large expenditures for care of health. Thus one teacher in the New Haven high school with a salary of $1,100 had to spend $400 in 1911 on account of the very serious illness of his wife, an accident to his son, and an operation on himself. Two somewhat similar cases in Atlanta reported expenditures for care of health of $507 and $510 for the year. Among hundreds of budgets unfortunate instances of this sort would not affect percentages disproportionately, but with the small number secured by the present investigation their inclusion was out of the question.

TABLE XXXVI

EXPENDITURES FOR VARIOUS SPECIFIED PURPOSES OF MARRIED MEN TEACHERS WHO DO NOT OWN THEIR HOMES

DESCRIPTION			INCOME	EXPENDITURE																	
Expenditure Group	No. of Families	Average No. in Family	Total Average	Total Average	Rent		Clothing										Life Insurance		Dues Teachers' Clubs	
					Average	Percentage	Husband		Wife		Children		Laundry		Total Clothing		Average	Percentage	Average	Percentage
							Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage				
Under $1,000	2	4.00	$ 860.50	$ 785.50	$144.00	18.33	$66.00	8.40	$69.00	8.78	$21.50	2.74	$ 33.00	4.20	$189.50	24.12	$26.00	3.31	$7.00	.89
$1,000 to $1,249	8	3.50	1,206.13	1,133.00	269.25	23.75	63.12	5.57	60.00	5.30	36.88	3.26	22.00	1.94	182.00	16.06	85.38	7.53	6.25	.55
$1,250 " $1,499	6	3.83	1,476.17	1,326.17	261.67	19.00	82.50	6.22	64.17	4.83	56.67	4.27	37.67	2.84	241.00	18.17	90 00	6.79	8.67	.65
$1,500 " $1,999	8	4.13	1,736.75	1,674.75	343.00	20.52	67.13	4.01	86.25	5.21	39.75	2.31	49.62	2.91	242.75	14.51	74.88	4.47	6.38	.38
$2,000 and over	5	4.40	2,560.40	2,380.40	354.00	14.87	80.00	3 36	85.00	3.57	82.00	3.45	103.20	4.33	350.20	14.67	61.40	2.58	3.80	.16

DESCRIPTION	EXPENDITURE																			
Expenditure Groups	Religion		Charity		Educational Books and Periodicals		Amusement and Vacation		Care of Health		Fees: Institute, Lectures, Normal Courses, Summer Schools		Contributions to School Activities		Street-Car Fare to and from School		Other Transportation Costs Attending Institute, etc.		Contributions to Annuity or Retiring Funds	
	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage
Under $1,000	$15.00	1.91	$ 3.50	.45	$13.00	1.66	$59.00	7.51	$42.50	5.41	$28.50	3.62	$2.50	.32	$25.00	3.18	$ 3.50	1.60	$ 4.50	.57
$1,000 to $1,249	14.00	1.24	3.63	.32	8.13	.72	78.75	6.95	44.62	3.95	21.25	1.88	4.25	.38	1.75	.15	11.62	1.03	1.50	.19
$1,250 " $1,499	45.17	3.40	29.50	2.23	10.83	.82	98.17	7.40	77.82	5.87	1.33	.10	3.83	.29	6.67	.50	7.50	.57	5.33	.40
$1,500 " $1,999	37.75	2.26	22.38	1.34	13.50	.81	95.00	5.73	72.25	4.32	8.88	.54	3.75	.22	7.88	.47	9.88	.59	5.38	.32
$2,000 and over	58.00	2.44	20.00	.84	7.40	.31	61.20	2.57	93.20	3.91	4.20	.18	1.20	.50	16.00	.67	11.00	.49	23.20	.97

TABLE XXXVII

EXPENDITURES FOR VARIOUS SPECIFIED PURPOSES OF MARRIED MEN TEACHERS WHO OWN THEIR HOMES

DESCRIPTION			INCOME	EXPENDITURE															
					Clothing										Life Insurance		Dues Teachers' Clubs	
Expenditure Group	No. of Families	Average No. in Family	Total Average	Total Average	Husband		Wife		Children		Laundry		Total Clothing					
					Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage
Under $1,000....	1	2.00	$1,200.00	$ 700.00	$80.00	11.43	$ 60.00	8.57	$ 0.00	0.00	$ 0.00	0.00	$140.00	20.00	$ 25.00	3.57	$10.00	1.43
$1,000 to $1,249..	8	3.25	1,406.63	1,144.13	61.25	5.35	59.38	5.19	27.50	2.41	40.25	3.52	188.38	16.47	38.00	3.32	3.75	.33
$1,250 " $1,499..	3	2.67	1,447.00	1,380.33	91.67	6.64	125.00	9.01	33.33	2.40	38.33	2.78	288.33	20.82	95.50	6.92	6.00	.43
$1,500 " $1,999..	12	2.83	1,917.22	1,713.00	76.25	4.45	61.67	3.60	60.00	3.50	83.75	4.89	281.67	16.44	105.33	6.14	9.33	.55
$2,000 and over..	5	.34	2,433.50	2,413.50	99.00	4.10	110.00	4.56	107.00	4.44	62.00	2.56	378.00	15.66	71.20	2.95	12.00	.49

DESCRIPTION	EXPENDITURE																	
Expenditure Group	Religion		Charity		Educational Books and Periodicals		Amusements and Vacation		Care of Health		Fees: Institute, Lectures, Normal Courses, Summer Schools		Contributions to School Activities		Street-Car Fare to and from School		Other Transportation Costs Attending Institute, etc.		Contributions to Annuity or Retiring Fund	
	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage	Average	Per-centage
Under $1,000....	$25.00	3.57	$10.00	1.43	$25.00	3.57	$ 50.00	7.14	$25.00	3.57	$100.00	14.29	$5.00	.71	$ .00	0.00	$20.00	2.86	$ .00	.00
$1,000 to $1,249..	37.38	3.28	3.63	.32	9.63	.80	61.16	5.34	64.13	5.62	19.63	1.72	2.63	.23	13.63	1.19	24.63	2.15	8.00	.70
$1,250 " $1,499..	30.00	2.17	10.67	.77	5.00	.36	50.33	3.65	50.00	3.62	12.33	.89	2.67	.19	26.67	1.93	5.00	.36	3.00	.22
$1,500 " $1,999..	46.75	2.73	19.92	1.16	18.67	1.09	62.92	3.67	76.54	4.47	3.33	.19	2.42	.14	19.09	1.11	3.33	.19	1.67	.10
$2,000 and over..	93.60	3.88	46.00	1.91	21.00	.87	110.60	4.59	76.40	3.16	7.20	.29	2.40	.10	25.20	1.04	8.00	.32	.00	.00

represented by rent vary from 14.87 to 23.75. So far as the small number of families here considered can be depended upon, rent takes a smaller percentage as income increases.

Figures gathered by the Bureau of Labor for 1901[1] give the following results for workingmen's families with two children, which may fairly be compared as far as they go with the families of the teachers considered in Table XXXVI.

WORKINGMEN'S FAMILIES: RENT

Number of Families	Income	Average Expenditures	Percentage Spent for Rent
75	$1,000 to $1,100	$ 905.64	18.68
16	$1,100 to $1,200	934.13	16.16
38	$1,200 and over	1,026.53	16.97

The percentages spent for rent by these workingmen's families with annual expenditures of from $905.64 to $1,026.53 vary from 16.16 to 18.68. Teachers' families with annual expenditures of from $785.50 to $1,326.17 spend from 18.33 to 23.75 per cent for this purpose. While the latter results are based upon too small a number of families to be conclusive still so far as they go they indicate heavier expenditures by teachers for housing accomodations, and to that extent reflect the higher community demands upon teachers with regard to their style of living.

CLOTHING

Studies of American working-men's family budgets strongly support the conclusion that the percentage expended for clothing increases with income. Thus figures based upon reports of 11,156 normal families show that families with incomes of from $500 to $600 spend 11.98 per cent for this purpose; families with incomes from $700 to $800 spend 13.50 per cent; families with incomes from $1,000 to $1,100 spend 15.06 per cent.[2] The reverse seems to be true of the teachers' families in Table XXXVI. Their total expenditure for clothing ranged from 24.12 per cent to 14.51 per cent, and while larger absolute amounts are spent as incomes increase the percentage spent declines as income advances. This condition is also revealed by the home-owning teachers' families presented in Table XXXVII.

Expenditures for clothing for workingmen's families with two children are shown in the following table.

WORKINGMEN'S FAMILIES: CLOTHING

Number of Families	Income	Average Expenditures	Percentage Spent for Clothing
75	$1,000 to $1,100	$ 905.64	16.36
16	$1,100 to $1,200	934.13	14.40
38	$1,200 and over	1,026.53	16.59

It will be noted that workingmen's expenditures for clothing in these three groups vary from 14.40 to 16.59 per cent, while teachers' expenditures

[1] *Eighteenth Annual Report of the Commission of Labor*, p. 584. [2] *Ibid.*, p. 101.

for the same purpose in the three lowest income groups considered in Table XXXVI, vary from 16.06 to 24.12 per cent. While teachers spend less proportionately for clothing as income advances, nevertheless teachers' families spend decidedly more for clothing than workingmen's families of approximately the same income. So far as these figures may be relied upon, therefore, they also indicate the pressure of higher community demands upon teachers.

It will be noted that the amounts spent in teachers' families for clothing of husbands and wives are approximately the same according to Tables XXXVI and XXXVII. The results obtained by the Bureau of Labor[1] for 2,567 workingmen's families show a larger percentage spent for the clothing of the husband than for the clothing of the wife, the figures being respectively 4.39 and 3.39. The average income of these 2,567 families was $827.19; their average expenditure for all purposes, $768.54. The average size of their families was 5.31 persons, which is considerably larger than the average size of the teachers' families considered in Tables XXXVI and XXXVII. To this difference is due in part the fact that the expenditures of the workingmen's families for children's clothing was 6.26 per cent, or considerably more than that of either the father or the mother. In the teachers' families the percentages expended for children's clothing vary from 2.31 to 4.44, and are considerably lower in general than the percentages spent for the clothing of either husband or wife. The smaller size of teachers' families as compared with workingmen's families, in other words, enables the former to economize in children's clothing. No doubt the same economy could be demonstrated in expenditures for food if the figures were available. Whether or not saving of this character is socially desirable is of course another question.

LIFE INSURANCE

Rent-paying teachers' families spent from 2.58 to 7.53 per cent for life insurance; home-owning teachers from 2.95 to 6.92 per cent. The 2,567 workingmen's families referred to above spent 2.53 per cent for this purpose. It is evident that teachers make much more strenuous efforts to provide for the possible death of the breadwinner than do workingmen, although the amount of teachers' insurance as shown in Section XI of this report is far from adequate.

DUES OF TEACHERS' CLUBS

Rent-paying teachers' families spent from 0.16 to 0.89 per cent, and home-owning teachers from 0.33 to 1.43 per cent for dues of teachers' clubs. The 2,567 workingmen's families reported an expenditure of 0.50 per cent for labor, and 0.67 per cent for other organizations. Teachers' clubs and labor organizations are perhaps not strictly comparable, but

[1] *Ibid.* Quoted also in the *Bulletin of the Bureau of Labor, No. 77*, July, 1908, p. 203.

on the whole the teachers' payments to the former seem to be proportionately about as large as the workingmen's contributions to the latter.

RELIGION

For religious purposes rent-paying teachers' families spent from 1.24 to 3.40 per cent, and home-owning teachers from 2.17 to 3.88 per cent. The absolute amounts thus spent increase markedly with increase of income, although the tendency to a more than proportional increase is not so clear. Workingmen's families report an expenditure of only 0.99 per cent for religious purposes. The greater relative burden borne by teachers in this connection would seem to be beyond question, although it can hardly be attributed entirely to community standards.

CHARITY

In general expenditures for charity increase both absolutely and relatively with teachers' incomes. The minimum percentage reported for this purpose by rent-paying teachers is 0.32, maximum 2.23; by home-owning teachers, minimum, 0.32, maximum 1.91. Workingmen's families report 0.31 per cent expended for charity. Here again the burden borne by the teacher is much greater.

EDUCATIONAL BOOKS

Rent-paying teachers report from 0.31 to 1.66 per cent spent for educational books; home-owning teachers from 0.87 to 3.57 per cent. In general, teachers with smaller incomes spend proportionately more for this purpose.

The item of "books and newspapers" employed by the Bureau of Labor is much more inclusive than that of "educational books" in the committee's questionnaire. Laborer's families reported 1.09 per cent for the former purpose.

AMUSEMENTS AND VACATION

In general teachers' expenditures for amusements and vacation increase in absolute amount, but decrease in proportionate amount as incomes increase. Rent-paying teachers report a maximum of 7.51 per cent, and a minimum of 2.57 per cent for these purposes; home-owning teachers a maximum of 7.14 per cent and a minimum of 3.65 per cent. These figures are much higher than the 1.60 per cent reported by the Bureau of Labor for 2,567 workingmen's families.

CARE OF HEALTH

Absolute amounts spent for care of health increase with teachers' incomes. The percentages thus spent vary from 3.91 to 5.87 in the case of rent-paying teachers, and from 3.16 to 5.62 in the case of home-owning teachers. In the reports of the Bureau of Labor the item of "sickness and

death" is more inclusive, yet the amount spent for these two purposes by 2,567 workingmen's families was only 2.67 per cent.

OTHER EXPENDITURES

The other expenditures detailed in Tables XXXVI and XXXVII are not covered by the Reports of the Bureau of Labor, and consequently are not comparable with the budgets of workingmen's families. Several of them may be grouped as directly professional demands upon the funds of teachers. These are (1) the dues of teachers' clubs, (2) educational books, (3) fees for institutes, lectures, normal courses, summer schools, etc., (4) contributions to school activities, and (5) transportation costs due to attendance upon institutes, meetings of state and national educational associations, etc. In the following table these five items are combined.

Income Group	Directly Professional Demands upon the Funds of					
	Married Men Teachers Who Pay Rent			Married Men Teachers Owning Homes		
	Total Average Expenditures	Expenditures to Meet Professional Demands	Percentage	Total Average Expenditures	Expenditures to Meet Professional Demands	Percentage
Under $1,000	$ 785.50	$54.50	6.94	$ 700.00	$160.00	22.86
$1,000 to $1,249	1,133.06	51.50	4.54	1,141.13	60.27	5.28
$1,250 to $1,499	1,326.17	32.16	2.42	1,380.33	31.00	2.24
$1,500 to $1,999	1,674.75	42.39	2.53	1,713.00	37.08	2.16
$2,000 and over	2,380.40	27.60	1.16	2,413.50	50.60	2.09

Expenditures due to professional demands show a distinct tendency to decline both absolutely and relatively as incomes increase. In large part, no doubt, this is due to the fact that younger and more poorly paid teachers are making greater efforts to continue their professional preparation in the hope of obtaining advancement. Both the amount and percentage reported by the one home-owning teacher with an income of less than $1,000 are much larger than the other figures in the above table, due to an expenditure on his part of $100 for summer school fees, etc., but such cases are by no means uncommon. With this exception the rent-paying teachers expended, in meeting these directly professional demands, from $27.60 to $54.50, and the home-owning teachers from $31.00 to $60.27. The percentages thus expended varied in the case of the former from 1.16 to 6.94, and in the case of the latter from 2.09 to 5.28. In these items, therefore, we have to deal with a by no means inconsiderable burden, a burden, moreover, which is relatively heavier upon teachers with smaller incomes.

Street-car fares to and from school are not included in the above tabulation as they are not clearly to be classed as directly professional demands. In many cases large amounts reported paid for this purpose are due to the choice of a suburban residence, and are reflected in lower rents. The amounts and percentages paid for street-car fares may be gathered from

Tables XXXVI and XXXVII. Contributions to retiring or annuity funds are also excluded from the list of directly professional demands owing to the personal interest of teachers in such funds.

EXPENDITURES OF UNMARRIED WOMEN TEACHERS

In Table XXXVIII the expenditures of 70 unmarried women teachers for certain specified purposes are presented. None of these women are living with parents or other relatives, and the presumption is, therefore, that the amounts reported for board and room rent represent the full commercial rate for the accommodations received. It will be noted that the income groups presented in this table range much lower than those in the two preceding tables.

The amounts paid for board and room rent by these unmarried women teachers increase absolutely, but decrease relatively as incomes increase. In the case of the two teachers reporting total average expenditures for the year of $391, the amount spent for board and room averages $189, or 48.33 per cent. The three teachers whose total average expenditure is $1,282.01 report an average of $508.33 for board and room rent, or 39.65 per cent. In round numbers these teachers are spending from $3.60 to $9.75 per week for board and room, and the total amounts thus spent represent from one-half to three-eighths of their total expenditures.

For clothing and care of clothing (laundry, washing, pressing, repairing, etc.) combined the absolute amounts spent increase as incomes increase. The percentages thus spent vary greatly, and on the whole decline slightly as incomes increase. The minimum percentage reported for clothing and care of clothing combined is 20.44; the maximum, 30.17.

Combining board, room rent and clothing, Table XXXVIII shows that these three elementary necessities represent from 57.69 to 78.50 per cent of the total expenditures of these teachers. It is evident that the latter percentage leaves scant margin for vacations, care of health, self-improvement and provision for the future. Of the 70 teachers considered in Table XXXVIII, 29 report over 70 per cent for board, room rent, and clothing; 17 between 60 and 70 per cent; and 24 between 50 and 60 per cent. In general it is the smaller incomes which show the higher percentages for these three purposes, and the absolute amounts remaining for other purposes must therefore be correspondingly small.

In addition to board, room rent, and cost of clothing, Table XXXVIII also presents the expenditures made by these 70 women teachers to meet professional demands. The items grouped under this latter heading are the same as those considered in the case of the men teachers referred to above, namely dues of teachers' clubs; educational books and periodicals; fees for institutes, lectures, normal courses and summer schools; contributions to school activities; and transportation costs due to attendance upon institutes, meetings of state and national educational associations, etc.

TABLE XXXVIII

EXPENDITURES OF UNMARRIED WOMEN TEACHERS NOT LIVING WITH PARENTS OR OTHER RELATIVES FOR BOARD AND ROOM-RENT, CLOTHING, AND TO MEET PROFESSIONAL DEMANDS UPON THEIR FUNDS

DESCRIPTION		INCOME	EXPENDITURES									
Income Group	No. in Group	Total Average	Total Average	Board and Room Rent		Clothing					To Meet Professional Demands upon the Funds of Teachers	
						Self		Laundry		Total		
				Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage	Average	Percentage
$ 400–$ 499	2	$ 419.00	$ 391.00	$189.00	48.33	$100.00	25.57	$18.00	4.60	$118.00	30.17	$16.00	4.10
500– 599	2	509.00	471.50	210.00	44.54	92.50	19.62	13.50	2.86	106.00	22.48	24.25	5.14
600– 699	8	648.75	567.00	253.06	44.63	142.50	25.13	24.50	4.32	167.00	29.45	6.05	1.07
700– 799	11	736.95	651.50	298.72	45.85	152.09	23.34	24.50	3.76	176.59	27.10	18.54	2.84
800– 899	12	887.21	743.38	290.41	39.06	168.75	22.70	34.50	4.64	203.25	27.34	15.24	2.05
900– 999	8	946.62	864.87	391.25	45.24	202.25	23.39	28.68	3.32	230.93	26.71	21.55	2.49
1,000– 1,099	11	1,049.45	941.00	357.09	37.95	169.36	17.99	33.91	3.06	203.27	21.59	24.34	2.58
1,100– 1,249	13	1,214.84	1,106.77	412.31	37.25	190.54	17.22	35.69	3.22	226.23	20.44	36.98	3.34
1,250– 1,499	3	1,300.00	1,282.01	508.33	39.65	313.33	24.44	42.67	3.32	356.00	27.76	26.33	2.05

To meet professional demands of the above character these women spent average amounts of from $6.05 to $36.98 in 1911. The percentage to their total expenditures varies from 1.07 to 5.14. While the absolute amounts thus spent increase as incomes increase, the relative amounts decline as income increases. In other words, the burden imposed by professional demands upon the funds of teachers is markedly heavier upon those whose salaries are lowest. It will be recalled that the same condition prevails among the married men considered above.

Summing up the results obtained from the above consideration of teachers' expenditures, it may be said that so far as they go they indicate the effect of community standards upon teachers' as compared with workingmen's budgets, for rent and clothing. In the case of the latter item the smaller average size of teachers' families reduces the economic burden somewhat, although from the social point of view this is a doubtful gain. Married men teachers also spend relatively more for life insurance, religious purposes, charity, amusement and vacations, and care of health. In the case of both married and unmarried teachers the cost of meeting professional demands upon their funds is shown to be considerable and to rest more heavily upon those of smaller incomes.

XVI. TEACHERS' SALARIES AND SALARIES OF OTHER MUNICIPAL EMPLOYEES

According to the resolution establishing the Committee on Teachers' Salaries and Cost of Living, the Committee was directed to ascertain "whether the increase in teachers' wages has kept pace with the increase in the wages of other workers, the increase in the cost of living, and the increased demands upon teachers." In other sections of this report materials have been presented dealing with the increased cost of living and the demands upon the time and strength of teachers. The Committee has also arranged to undertake, with the active assistance of the Bureau of Education, a nation-wide study of the actual salaries paid teachers. With this material in hand comparisons will be possible with the salary figures for 1903–4 presented in the report of the earlier Committee on Salaries, Tenure, and Pensions. These comparisons should enable the Committee to say definitely where teachers' salaries have increased or decreased since 1903–4, and to what extent, both absolutely and with reference to the higher cost of living.

Pending the completion of this investigation it was decided to prepare and present in the present report a comparison of teachers' salaries with the salary schedules of the five cities in which questionnaires were circulated. Unfortunately this was impossible in the case of Hamilton, owing to the incompleteness of the financial statements of that city. For Cincinnati, Denver, Atlanta, and New Haven, however, sufficient data were obtainable.

Comparisons between wages paid teachers and wages of other municipal employees are particularly significant. While city school districts do not always coincide exactly with corporate limits, the divergences are generally so small as to be negligible. In the main it is true that city school teachers are employed to serve the same population as other city employees. The salaries of both are paid out of funds raised by taxation from the same body of people. These salaries are determined by authorities democratically selected by the same voters. So far as they represent rational plans of compensation, therefore, the difference between the wages of teachers and the wages of other municipal employees in the same city reflect community standards of value which are of special interest and significance.

In any given case, however, there is considerable doubt as to the degree in which municipal salaries represent rational plans of compensation. With teaching forces in most of our larger cities, this ideal is to some extent approximated. The large number of teachers employed in work capable of being standardized according to various grades has led to the formulation of definite salary schedules. No doubt many such schedules are in part at least sufficiently far from abstract justice, and more or less in need of internal revision. The point to be noted here, however, is that similar salary schedules have seldom been formulated for municipal

employees generally. In the police and fire departments of larger cities salary schedules, or what amount to such, have been introduced for much the same reasons as in public school systems. But in many other departments of municipal service such standardization has progressed very slightly. Gross inequalities are known to exist on a large scale. For instance, in many cities salaries paid for the same grade of ordinary clerical work in various city departments differ widely. Political pressure, the absence of thorogoing civil service reform methods, and popular indifference are all responsible for this state of affairs.

While such conditions must necessarily qualify comparisons between the wages of teachers and other municipal employees, they accentuate rather than diminish the cases of maladjustment which such comparisons reveal. They strengthen rather than weaken the cause of salary reform, not only among teachers, but among other municipal servants as well.

Notoriously comparisons are odious. Without them, however, no progress is possible in the study of the wage question. It must be understood that the following comparisons in Cincinnati, Denver, Atlanta, and New Haven are presented as statements of fact, not as expresssions of opinion as to the adequacy or inadequacy, the justice or injustice of either the school or municipal salaries quoted. Teachers in these or other communities must decide for themselves as to the wisdom or tact of making such comparisons and of expressing such opinions. If they decide in favor of doing so, they should seek the best advice of economists familiar with, or in a position to make a study of, local conditions. To emphasize the necessity of this step the following comparisons are supplemented by a series of statements from the work of a distinguished American scholar in this special field. One or two general observations on teachers' wages, based upon conditions which appeared prominently in the four cities studied are also offered in the latter connection.

COMPARISONS OF TEACHERS' SALARIES WITH SALARIES OF OTHER MUNICIPAL EMPLOYEES[1]

CINCINNATI

In the city of Cincinnati, the present salary schedule of teachers on the preferred list begins at $600 per year, with an annual increase of $50 to a maximum of $1,000. Acceptance on the preferred list requires graduation from college with full pedagogical training or two years' experience in teach-

[1] In the following comparisons of teachers' salaries with the salaries of municipal office holders the salary schedules prevailing in the schools of the four cities concerned were made the basis of the discussion. Of course the question remains as to how closely the salaries actually paid teachers correspond to the standards set down in the schedules. This is not to be understood as indicating deflections from the schedules. As a matter of fact the data obtained from the questionnaires would not furnish proof of such a condition even if it did exist. For one reason, in stating their experience teachers were not requested to say what part of it was obtained in the city in which they are now employed. Transfers from one place to another are frequent, and while earlier experience is counted under such circumstances it is usually accepted only with considerable deductions. Hence the average teaching experience of teachers as given in Table XXXV can not be accepted

ing. The great majority of elementary teachers now being appointed to regular teaching positions in the Cincinnati public schools enter under these conditions.

Those not college graduates with pedagogical training are entered on a second list beginning at $450 a year with the same annual increase and maximum as stated above. No teachers are appointed from the second list, however, until the first list is exhausted.

Besides these two classes, special teachers of drawing, penmanship, deaf and blind, domestic science, and physical training, women are appointed at $650, rising with annual increases of $50 to $1,050.

The lowest salaries are paid to kindergarten assistants, who receive $300 per year.[1] Kindergarten directors are started at a minimum of $500, with annual increases of $50 to a maximum of $750. If college graduates, they are paid on the same basis as teachers on the preferred lists.

In round numbers, these various classifications include nine hundred women teachers out of a total of twelve hundred and seventy teachers of all grades and both sexes employed in the public schools of the city. Wage comparisons of this group with wages of other municipal employees are therefore of major importance because of the number of teachers involved, and, further, because they deal with the lower range of salaries received by members of the city's teaching staff.

In making such comparisons matters will be facilitated by noting that salaries received by the great majority of the teachers of this group range between $600 and $1,000 a year, the latter maximum being reached at the ninth year of service of teachers on the preferred list and remaining fixed thereafter. To simplify later comparisons the year at which a given salary is received in this standard group will alone be specified.

Considerable interest attaches, however, to teachers receiving less than $600 a year. At present these are mostly kindergarten assistants and kindergarten directors in their first two years of service. No other salaries paid women by the city of Cincinnati reach so low a level except in the case of twenty janitrixes in the Department of Public Lands and Buildings at $30 per month, and a small group of other teachers employed in a city institution for dependent and delinquent children. Eight of the latter received $420 and three $480 a year. These teachers moreover have a

as determining the salary they should receive in the city where they are now employed. Further, in the case of experienced teachers it is likely that at the time of their appointment earlier salary schedules were in effect. The present salaries of such teachers represent outgrown standards as they have been modified in practice by later schedules. Finally promotion to higher salaries is seldom based upon length of service alone. Teachers must also show certain evidences of progress, prepare certain work, etc., and in some cases they fail to do so. For these reasons strict comparisons between Table XXXV and the salary schedules of the four cities as stated below are not permissible. Those who wish to make such comparisons with the reservations noted above will find materials for doing so in Table XXV.

[1] Kindergarten cadets at $10 per month are of course excluded from comparison. They are students or apprentices, rather than qualified workers.

vacation of from six to eight weeks duration only.[1] Unlike other female employees of the same institution with one exception they do not receive board, room, and laundry in addition to their salaries.

Four matrons at the city workhouse and the janitrix of a police station receive $600 annually. This corresponds to the salary paid to teachers on the preferred list during their first year's service. It will be recalled that only college graduates who have had professional training in education or two years' experience in public-school teaching are eligible to the list. The difference between the educational and professional training of workhouse matrons and police-station janitrixes on the one hand and public-school teachers on the other stands in striking contrast with the equality of their remuneration.

Seven caretakers and a dressmaker in a public institution for dependent and delinquent children receive a salary which, with a fair estimate for board, room, and laundry, amounts to $660 per year, or slightly more than is paid teachers on the preferred list in their second year of service.

Three police matrons, one workhouse matron, and two other caretakers, a housekeeper, and a laundress in the same city institution, receive on this basis salaries of $720 per year, or twenty dollars more than teachers on the preferred list in their third year of service.

The assistant matron and cook of the Refuge Home have positions worth $780 a year, or thirty dollars more than is paid teachers on the preferred list in their fourth year of service. The place of matron of this establishment, worth $960 per year, is slightly better financially than that of a preferred-list teacher in her eighth year of service.

Objection may be made to the foregoing comparisons on the ground that they are drawn between a highly trained and a relatively untrained group of workers. On the other hand, this very distinction rather heightens any discrepancy that may exist to the financial disadvantage of teachers of the degree of preparation indicated. In any event, this objection cannot be made to comparisons of teachers with women workers employed by the city who receive a somewhat extended preliminary training and must exert a considerable degree of intellectual effort in connection with their work. These are the stenographers scattered about in numerous administrative departments and the nurses employed chiefly by the Board of Health, the city hospital, and other charitable institutions.

Women stenographers working for the city in 1911 received in the four lowest cases $600 a year, equaling the salary of the preferred-list teachers in their first year of service; $720 per year in eight cases, or twenty dollars more than preferred-list teachers in their third year of service; $750 in one case, or the same as a preferred-list teacher in her fourth year of service;

[1] All comparisons of this nature are based on the *List of Officers and Employes of the City of Cincinnati*, January, 1911, printed under the direction of the Council. This list was in force with few changes at the end of that year. The new administration which came into power, January 1, 1912, has made a number of changes, but all comparisons, it is believed, are valid for the time stated.

$780 in three cases, or thirty dollars more than preferred-list teachers in their fourth year of service; $840 in one case, or forty dollars more than a preferred-list teacher in her fifth year of service; $900 in six cases, or the same as preferred-list teachers in their seventh year of service, and $1,000 in the two highest cases, equaling the maximum of preferred-list teachers reached in the ninth year of service and thereafter. One female clerk at $720 and another at $900 might also be included in the above comparisons. In general, therefore, the salaries of female stenographers employed by the city of Cincinnati are fairly on a par thruout with those paid teachers of the preferred class.

Seven nurses employed by the Board of Health and living entirely at their own expense receive $720 per year, or twenty dollars more than preferred-list teachers in their third year of service.

While women teachers largely outnumber other feminine employees of the city of all classes, the ratio is decidedly the other way in comparing male teachers with other male employees of the city. In February, 1912, there were only sixty-five men teaching in the grade and intermediate and special schools and under special grade departments of Cincinnati. Twenty-one of these were teachers of physical training, manual training, and shop work, with salaries ranging from $900 to $1,500 a year and an annual increase of $100, and nine others were teachers of music, minimum of $1,300 to maximum of $1,700. As the latter maxima reach well above the minima of assistants and certain principals, such comparisons as may be made with these salaries will be deferred until later.

Comparatively few men, it will be noted, are serving under the preferred list of the schedule for elementary teachers with its minimum of $600 and its maximum of $1,000. As, however, this is the gateway thru which young men enter teaching and receive their first impressions of the work and its rewards, some comparisons on this basis with other municipal salaries may be of interest.

Common laborers in all branches of the city's service receive $2 per day, or with steady employment, $600 a year. Street cleaners and "white wings"; watchmen, gaugers, hostlers, washers, and wipers in the waterworks department; rodmen in the engineering bureau; overseers of outdoor poor relief, and a janitor, chainman, messenger, and clerk in various departments are paid at the same rate, which is the salary received by the young man in his first year of teaching.

A messenger in the department of public service is paid $660 a year. A raker in the street and sewer repair department, drivers, work and stable foremen in the same department, and an assistant florist in the park department receive $675 a year. All of these receive slightly more than the preferred-list teachers in their second year of teaching.

Boiler-room helpers in the waterworks are paid $705 a year. Rodmen of the track elevation and engineering service; watchmen of the hospital

commission, and of the public land and building department; elevator men and janitors of the latter department; waterworks janitors and storekeepers; market masters and market watchmen; sanitary officers, assistant milk inspectors, and a fruit inspector of the Board of Health; a telephone operator, a telegraph operator, and a janitor of the fire department; a clerk in the solicitor's office; and a grocery clerk in outdoor poor relief receive $720 per year, or twenty dollars more than the salary of a preferred-list teacher in the third year of service.

Salaries of $750 per year are paid by the city to clerks, to justices of the peace, to valvemen, installation inspectors, caulkers, and machinists of the waterworks department. Preferred-list teachers in the fourth year of service receive $750.

A messenger in the mayor's office, an assistant voucher clerk in the public safety department, a chemist and bacteriologist, and the food and meat inspectors of the Board of Health received $800. Carters of the street and sewer repair service and blacksmiths in the street-cleaning department get $825; waterworks oilers and firemen, $832; filter attendants at the filtration plant, clerks in the street and sewer repairs department, station housekeepers in the police department, a custodian in the engineering bureau and an assistant fire alarm operator, $840 a year. These salaries equal or exceed the salary of the preferred-list teacher in the fifth year of service.

Assistant florists of the park department receive $858 a year—slightly more than the salary of preferred-list teachers in the sixth year of service.

Sub-patrolmen and a few patrolmen of the lowest rank in the police department receive $900 a year. These men, it should be noted, represent the recruits of the police force who in the course of time are promoted to salaries of $1,100 before receiving the commission of sergeant. Thus the policemen enters the service at a minimum of $300 above the minimum of preferred-list teachers, and is advanced to a maximum $100 higher.

Other municipal employees whose salaries may be compared with the $900 paid preferred-list teachers in the seventh year of service are as follows: station housekeepers; guards, assistant engineers, and one hospital steward in the workhouse; sewer tap inspectors and sewer pipe layers, installation inspectors and waterworks pipe layers; notice clerks of council and notice clerks of the engineering department, and an assistant clerk and a stenographer in the same department; clerks, and a milk inspector in the Board of Health; an assistant chemist and a clerk at the filtration plant; an assistant clerk and a head storekeeper in the waterworks; a measuring clerk of the street and sewer repairs department; blacksmiths and an assistant clerk in the street-cleaning department; clerks in the purchasing department; a chief market master and a foreman of janitors in the department of public lands and buildings; all at $900 per year. Clerks, telephone clerks, turnkeys, surveyors, foremen, boilermen, a plater, a collector, a

stenographer, and an assistant bookkeeper of the waterworks department; a florist of the park department; and a stable foreman of the street-cleaning department receive $936 a year.

Comparable with the salary of $950 paid a preferred-list teacher in the eighth year of service are the following: police patrolmen, and mounted patrolmen, $960; division officers, a chief night watchman, a gardener, a bakery instructor, and a driver at the Refuge Home, $960 (counting board, lodging, and laundry); foremen, chemical department of the waterworks, $960; assistant repairmen of the fire department, $972; application clerks of the waterworks department, $980; seven fire department linemen of the lower grade, $995.

The maximum salary of $1,000 paid teachers on the preferred list in the ninth year of service and thereafter may be compared with that of street and sewer inspectors who receive $3.50 per day. A waterworks bookkeeper and an assistant chief sanitary inspector of the Board of Health are listed at $1,000 per year.

It was noted above that the lowest grades of policemen begin at a minimum salary only $100 less than the maximum paid preferred-list teachers, while the maximum received by patrolmen is $100 higher than the maximum of teachers of this rank. With the single exception of the small number of linemen of the lower grade mentioned above, the firemen employed by the city receive salaries higher than are paid to any grade teachers of the preferred list. Men of the fire-fighting force are classified as laddermen, drivers, pipemen, stokers, and linemen, all of whom receive $1,152 per year, and engineers who are paid $1,272. This does not include lieutenants, captains, and other officers of the fire department. The standard salary of the rank and file of the firemen of the city is thus $152 higher than the maximum first received by preferred-list teachers in the ninth year of service.

Summing up this series of comparisons between preferred-list teachers and other municipal employees, it may be said that teachers of this rank begin at salaries equivalent to those paid the lowest grades of common and clerical labor, and are advanced to a maximum corresponding to the salaries of more or less skilled laborers, of less experienced clerical workers, and of the lowest grade of policemen.

According to the Cincinnati salary schedule, high-school instructors begin at $100 more than they receive in elementary schools; $50 more if appointed from the eligible list; annual increase $100 a year to a maximum of $1,300 if female, and to $1,800 if male. If transfer from the grades to high-school instructorship occurs during the earlier years of service, it follows therefore that some few years of high-school work may be done before the salary passes the $1,000 mark. Ten out of a total of thirty-five female high-school teachers replying to our questionnaire reported salaries for 1911–12 under this figure. Salary comparisons between this class of

teachers and other city employees would be similar to those presented on pp. 195 ff.

Above salaries of $1,000 so many different classes of teachers are represented in Cincinnati that any division of the field must be more or less arbitrary. For the purposes in view the groups $1,000 to $1,500, $1,500 to $2,000, and $2,000 and over will, however, serve as satisfactory bases for comparison.

Within the salary limits of $1,000 to $1,500 are found in Cincinnati a number of special teachers of drawing, penmanship, domestic science, oral, and blind, and physical training (women), who in their ninth year of service receive a maximum of $1,050. These have already been referred to in connection with the discussion of preferred-list grade teachers, to which class, of course, these special teachers belong in the main so far as salaries are concerned. Other classes of teachers falling within the salary group $1,000 to $1,500 are as follows: high-school instructors, women, up to a maximum of $1,300, and high-school instructors, men, to a maximum above the upper limit of this group, viz., $1,800; high-school teachers, women, from a minimum of $1,000 to a maximum in the ninth year of service of $1,800—also beyond the limit of this group; teachers of physical training, men, and teachers of manual training and shop receiving $1,000 in their second year of service with an increase to a maximum of $1,500 in their sixth year; and music teachers, men, minimum of $1,300 with a maximum beyond the limit of this group, viz., $1,700 in the fifth year of service. First assistants in primary schools fall wholly within this group with a minimum of $1,000 and a maximum of $1,200 in the third year of service. Three other classes of assistant principals and principals begin with salaries falling in this group, but are promoted to higher maxima, viz., first assistants in schools with higher grades, German supervising assistants, and principals of schools under 250. In all three cases the minimum is $1,200.

Taking this group of teachers as a whole, it represents either specialized or superior scholarship, particularly in the case of high-school instructors and teachers, or some degree of administrative ability as in the case of assistant principals, principals, etc. Back of these qualifications as a rule there must lie natural aptitude, extended training, and considerable experience.

Apart from its schools the city of Cincinnati employs few women of this higher grade of ability. A bookkeeper in the park board and two instructors in the municipal university at $1,000 and a record clerk in the department of public service at $1,200 a year appear to be the only women within these salary limits.

On the other hand, the number of men employed by the city at salaries between $1,000 and $1,500 is very large. Among them the following types may be noted: district superintendents of street cleaning, at $1,040; wagonmaker, street-cleaning department, and road roller engineers, street

and sewer repairs department, at $1,050; superintendent, bathhouse, at $1,800; stable foreman, waterworks, at $1,092; horseshoers, street-cleaning department at $1,125; stationary engineers in various departments at from $1,200 to $1,296; assistant city electrician, at $1,200; hall officer, workhouse, $1,200; foreman of main pipe repairers, waterworks, at $1,456; and engineers in charge of main pumping station, waterworks, also at $1,456. Pavers in the street and sewer repairs department are paid $5 a day. In the Department of Public Safety are a police patrol driver at $1,020; laddermen, drivers, pipemen, and linemen, of the Fire Department at $1,152; lieutenant, Fire Department, at $1,188; police sergeant, $1,300; captain, Fire Department at $1,332; and acting police detective at $1,400. A large number of inspectors are employed in the waterworks, street and sewer repairs, viaduct, electrical, and building departments at salaries ranging from $1,040 to $1,400. Among these are street car inspectors and inspectors of gas and electric meters at $1,200. Draftsmen in the engineering department are reported at $1,080 and $1,144; surveyors and transitmen, at $1,196 to $1,320. A large number of clerks, meter readers, bill examiners, collectors, and bookkeepers receive salaries of all figures between $1,000 and $1,500. A bacteriologist and a chemist in the filtration plant, and a laboratory assistant of the Board of Health are paid $1,200 a year each.

Teachers receiving from $1,000 to $1,500 in the schools of Cincinnati are therefore on the same salary basis as municipal employees possessing the training of skilled workmen, the rank and file and lower officers of the Police and Fire Department, inspectors, draftsmen, and a large body of clerks in subordinate positions thruout the various departments of the city's service.

In addition to the various groups of teachers noted above with maxima in excess of $1,500, the following groups of Cincinnati teachers receive between $1,500 and $2,000 per year; high-school teachers, men, minimum $1,500 and maximum $2,300; principals of schools of between 250 and 400 pupils, minimum $1,500, maximum, $1,700; kindergarten and domestic science supervisor, minimum, $1,500, maximum, $1,800; principals of schools between 400 and 600 pupils, minimum, $1,600, maximum, $1,900; manual-training supervisor and principals of schools with over 600 pupils, minimum, $1,900, maximum of $2,400. As women are not promoted to principalships in the Cincinnati schools the number of women represented in the above categories is very small. The amount of preparation and experience required for positions in this group is manifestly considerably in excess of that required for teaching positions paying between $1,000 and $1,500.

As types of positions in the municipal service paying corresponding salaries the following may be mentioned; bricklayers, street and sewer repairs department, at $5.60 per day; foreman bridges and viaducts, at $1,500 a year; wharfmaster, at $1,500; superintendent, waterworks repair

shop, at $1,620; assistant superintendent, street cleaning, at $1,795; market superintendent, at $1,800. Detectives in the Police Department receive $1,700, and the chief officer of the public court, $1,800. Draftsmen were reported in two departments at salaries of $1,500 and $1,560; chief electrician, filtration plant, at $1,500; assistant engineers, engineering department, at $1,500; civil engineers, waterworks, at $1,620; assistant engineers, viaduct department, at $1,800. The second assistant inspectors of weights and measures, the fire escape and exit inspector, and assistant smoke inspectors are paid $1,500. The chief inspector of street cars receives $1,800. An assistant sergeant-at-arms of the council receives $1,600; the sergeant-at-arms, $1,800. A considerable number of clerical positions are reported at $1,500. For the most part these clerks are assigned to special duties, such as keeping pay-rolls, issuing licenses. Above $1,500 clerical positions are confined for the most part to deputy or chief clerkships in various departments.

Positions paying from $2,000 to $2,500 in the Cincinnati schools are held only by men high-school teachers, principals of schools of over 600 pupils, and supervisors. With the exception of the superintendency and a small number of high-school principals, these are the best remunerated and most responsible posts in the schools. A considerable number of clerical positions in the city's service fall within the same salary limits, among them the first assistant clerk of council; deputy auditor and bookkeeper; bookkeeper, treasurer's office; police court clerk; clerk, Fire Department; chief clerk and plan examiner, sub-department of buildings; bookkeeper, Public-service Department; chief clerk, Department of Engineering, all at $2,000; chief notice clerk of council, and legal clerk, track elevation and subways, at $2,100; mayor's secretary at $2,400; clerk, Police Department, and secretary to the director of public safety, at $2,500. An inspector and a lieutenant of police receive $2,000; another inspector of police, $2,500. Assistant engineers in various departments are reported at salaries of $2,000, $2,100, and $2,400. Fourth assistants to the city solicitor receive $2,000 and $2,400; the prosecuting attorney in the same office, $2,200. The superintendent of the fire-alarm telegraph system is paid $2,000; the superintendent of maintenance of the park board, $2,100; assistant inspector of weights and measures, $2,250; assistant marshal, Fire Department, $2,300; chief inspector of buildings, $2,400. The inspector of weights and measures; smoke inspector; justices of the peace; and fire marshals are reported at $2,500.

With the exception of the superintendent, the only salaries above $2,500 in the Cincinnati schools are paid to high-school principals whose minimum is $2,600 and maximum, $3,500. The number of high schools in the city is three. In the municipal service fifty-six positions paying over $2,500 annually are reported, some of which are clerical, most of them, however, being technical or legal in character. Salaries of $3,500 and over, that is

at and above the highest maximum paid in the schools below the superintendency, are paid to twenty officials as follows: secretary, park commission; superintendent, public lands and buildings; and first assistant city solicitor at $3,500; commissioner of buildings; and director of the observatory at $3,600; chief engineer, department of engineering; general superintendent, waterworks; superintendent, street and sewer repairs; purchasing agent; chief health officer; landscape architect, park board at $4,000; clerk of council at $4,100; auditor; treasurer; city solicitor at $5,000; chief, Fire Department; and chief of police at $6,000; director of public safety; and director of public service at $8,000; president, university, at $9,900; and mayor, $10,000. According to Brewer's *Annual National Directory*, revised to March 1, 1912, the salary of the superintendent of schools was $6,000. Recently, however, it has been advanced to $10,000 a year.

DENVER

According to the schedule prevailing in the Denver city schools, salaries of less than $1,000 are paid to kindergarten assistants, kindergarten directors, and elementary-school teachers. All candidates for kindergarten teachers must be high-school graduates and hold a kindergarten diploma from a recognized normal school. They must pass a scholarship examination conducted by the City Superintendent and the Supervisor of Kindergartens and must further appear before the Kindergarten Committee for a personal examination in which the character of the training, experience, and personality of the candidate are taken into account. Kindergarten assistants receive $600 for the first year and $672 for the second year and thereafter. Kindergarten directors receive $744 for the first year with an annual increase of $72 to a maximum of $960 in the fourth year and thereafter.

Teachers in the elementary schools of Denver must present themselves at an examination in various subjects conducted by the Superintendent of City Schools. Graduates of the Colorado Normal School, the University of Colorado, or other educational institutions of equal rank and character, are required to take only the examination in English grammar and composition. "The record of the candidate, with her accredited experience in public-school work, the scholarship standing as rated at the examination, and the personal appearance, are the chief elements.

In filling vacancies from those who hold certificates it is further stated that selections are made "in order of the standing at examination, thus making the trial somewhat competitive in character." Positions in the elementary schools of Denver pay $600 the first year with an increase of $72 annually to a maximum of $960 in the sixth year and thereafter. Teachers with certain carefully defined experience or educational training may be started on the second or even the third year basis of this

salary schedule. The minimum salary paid normal or college graduates is $672.

It will be noted that the minimum of the kindergarten assistants and the maxima of the kindergarten directors in Denver are the same as those of teachers in the elementary schools of that city. This should be borne in mind in connection with the following comparisons, all of which, for the sake of simplicity, are based upon the salary schedule of elementary teachers. The salaries quoted for city employees are taken from the appropriation ordinance for 1912.[1] Unfortunately this document does not state the sex of those holding municipal appointments, so that this factor, which proved so useful in the Cincinnati comparisons, cannot be employed for Denver.

Besides the city veterinary, who is probably a part-time worker only, no employee of the city of Denver is reported as receiving as little as $600 a year, the salary of the teacher in the elementary schools during her first year of service.

A woman attendant, a "librarian," and a janitor at the public bath house receive salaries of $720 per year, or $48 more than a teacher in the elementary schools during her second year of service. Three city hall janitors are also paid $720 each per year.

An assistant matron at the jail and ten court-house janitors receive $780 per year, or $36 more than teachers in the elementary schools during the third year of service.

The head janitor at the City Hall, the watchman at the city shop, an assistant pool attendant, and three shower attendants at the public bath-house, receive $840 a year, or $24 more than grade teachers in elementary schools in the fourth year of service.

In a number of departments of the city and county government of Denver, provision is made for three grades of ordinary clerical service at $75, $80, and $90 per month respectively. The lowest of these positions therefore pays $900 a year, or $12 more than the salary of a grade teacher in the fifth year of service. Other city employees receiving a salary of $900 are elevator "pilots" in the city hall and court-house, a suit clerk and a pool attendant in the bath house, a custodian of a public comfort station, chainmen and rodmen in the Bureau of Engineering, a hostler, and foremen in the Highway Department, foremen in the Street Cleaning Department, cleaners and flushers in the Sewer Department, watchmen in the Court-House, and an assistant engineer on the Poor Farm.

According to the scale noted above clerks of the second class receive $80 per month in Denver city departments, or $960 per year. This is exactly the same as the maximum salary paid to teachers in the elementary schools of Denver in the sixth year of their service and thereafter. The matron at the jail also receives $960 per year. Clerks in various city

[1] *Ordinance No. 10, Series 1912*, "An Ordinance making appropriations for the support and maintenance of the several departments of the city and county of Denver . . . . for the year 1912."

departments who reach the third or highest grade for that class of work are paid $90 a month. This amounts to $120 a year more than the maximum attainable by grade teachers in the sixth year of their service and thereafter. Thus the minimum paid clerks of the first grade and the maximum paid clerks of the third grade are respectively very considerably in excess of the minimum and maximum salaries fixed by the Denver schedule for grade teachers. Policemen in the western city are appointed on probation for three months at $75 a month, after which, if satisfactory, they are permanently appointed under civil-service rules, their salaries being advanced $60 a year for four years to a maximum of $1,140. Members of the police force, exclusive of officers, therefore start at a minimum in excess of the salary first attained by a grade teacher in the fifth year of service. In the second year of his permanent service a policeman is in receipt of a salary equal to the absolute maximum fixed for grade teachers and only obtainable by them beginning with the sixth year of their service. But beyond the grade teacher's maximum of $960 the policemen goes on to $1,020 in his second, to $1,080 in his third; and $1,140 in his fourth year of service and thereafter. Patrolmen detailed for special service, as detectives, etc., get $110 a month. In Denver also firemen of the fourth or lowest grade are appointed at $80 a month, which is the maximum for grade teachers attainable only in the sixth year of their service and thereafter. Firemen of the third grade receive $85 a month; of the second grade, $90 a month; of the first grade, $95 a month. All of these are below the rank of officers. The maximum paid firemen of the fourth or highest grade is $180 a year in excess of the maximum salary of grade teachers.

The foregoing comparisons between the salaries of grade teachers and other city employees in Denver show that teachers of this rank begin at or below the wages paid the lowest grades of common and clerical labor and are advanced to a maximum corresponding to the lower range of salaries of more or less skilled laborers and clerical workers and the lowest grade of policemen.

According to the Denver salary schedule high-school teachers are appointed at $1,000 a year with an annual increase of $100 to maxima of $1,400 and $2,200.[1] The only other group of teachers, except those in the grades, who begin at less than $1,400 are principals of some of the smaller elementary schools. For the sake of convenience the comparisons immediately following will be limited to those municipal salaries ranging between $1,000 and $1,400 and will be referred in each case to the scale of high-school salaries starting at $1,000 and increasing at the rate stated above. It should be noted that the number of years of service given for high-school teachers in the following paragraphs refer to high-school service only.

[1] Increases above $1,400, not to exceed $100 per year, may be made upon the recommendation of the superintendent and the principal of the high school. In case no such recommendation is made, an automatic increase of $100 every three years is received. The absolute maximum salary paid high-school teachers is $2,200.

Many such teachers, of course, have spent a longer or shorter period in grade teaching before their promotion to the high school. The same consideration applies usually to an even greater degree in the case of principals, assistant principals, supervisors, etc.

Receiving $1,020 per year, or $20 more than the first year's salary of a high-school teacher are the following: street inspectors; inspector of excavations; assistant engineers, City Hall, Court House, and jail; turnkeys and guards at the Jail; head janitor and custodian, Court House; clerk, coiler, Elevator and Smoke Department; assistant dog license inspectors; assistant forester; stenographer, sheriff's office; and secretary, Poor Fund. The following receive $1,080, or $80 more a year than the first year's salary of a high-school teacher: machinist's helper, city garage; engineer, public bath house; engineer, Poor Farm; assistant market master; stenographer, commissioner of supplies office; and numerous clerks of the third or highest grade referred to above.

The license clerk in the treasurer's office receives $1,140 and assistant engineers in the Fire Department receive $1,170 per year, or $40 and $70 respectively more than high-school teachers in their second year of such service.

A Denver high-school teacher in the third year of such service receives $1,200. The following city employees are paid at the same rate: machinists at the city garage; engineer, City Hall; head engineer, Jail; assistant city electricians; boiler inspectors; smoke inspector; instrument men and draftsmen, Bureau of Engineering; sidewalk inspectors; inspectors of sewer connections; foremen, Sewer Department; foreman, alley cleaning; assistant superintendent, street sprinkling; horticultural inspector; constable and deputy constables, Justices' Court; assistant building inspector; dog license inspector; poundmaster; market master; sealer of weights and measures; stenographer, Fire, Police and Excise departments; stenographer to Council; stenographer, Board of Public Works; and a number of special clerks in various departments. Lieutenants and engineers of the Fire Department receive $1,260 per year, or $60 more than high-school teachers in the third year of such service.

The chief clerk in the auditor's office; record clerk in the city clerk's office; chief clerk, office of commissioner of supplies; the city forester; two clerks in the treasurer's office; and a stenographer in the mayor's office receive $1,320 or $20 more than high-school teachers in their fourth year of such service. Police sergeants and captains in the Fire Department at $1,380 receive $80 a year more than high-school teachers in their fourth year of such service.

Comparisons of high-school teachers in the first five years of such service and principals in the smaller elementary schools of Denver receiving from $1,000 to $1,400 a year with other municipal office holders show that teachers of these two groups rank in salaries with various grades of more or

less skilled artisans and inspectors, with clerks and stenographers of considerable experience and responsibility, and with the upper grades of patrolmen and firemen, and the lower grades of officers in these two departments.

Salaries in excess of $1,400 are paid in Denver to high-school teachers of over five years of such experience with an increase of $100 per year up to a maximum of $2,200. Principals of elementary schools are arranged in classes from A to F according to the number enrolled, ranging from less than 300 pupils in the lowest to over 1,200 pupils in the highest class. The minimum salary of this group of teachers, as already noted, is $1,200 and the maximum is $2,200. There are also eight supervisors with salaries fixed in each case according to the subject supervised, ranging from $1,400 to $2,500; and seven high-school principals with salaries from $2,000 to $3,800.

Comparable with the salaries of high-school teachers, supervisors, and principals of elementary schools receiving $1,500 a year are the following who are paid at the same rate: chauffeur and machinist, city garage; garbage inspector; plumbing inspector, meat inspector, and fumigators, Board of Health; assistant building inspectors; first assistant city electrician; light and gas inspector; bailiff, City Court; superintendent, public bath house; deputies, sheriff's and recorder's offices; special officers, district attorney's office; head engineer, Court-House; warden of jail; accountants, auditors' office; investigator, Poor Board; superintendent, Poor Farm; assistant engineers, Bureau of Engineering; chief draftsman, chief merchandise appraiser, assessor's office; stenographer, district attorney's office; and a small number of special clerks in various departments.

With the exception of one or two higher clerical positions no city salaries in Denver are reported between $1,500 and $1,800. The latter amount is paid to the following who may be compared with such high-school teachers, supervisors, and principals as have been advanced to this extent: chief license inspector, license department; foreman, city shop; chief boiler, elevator, and smoke inspector; medical inspector; milk inspector, Health Board; first assistant building inspector; chief draftsmen, assistant engineers, Bureau of Engineering; chief draftsman, Bureau of Survey; chief sidewalk inspector; assistant superintendent of street cleaning; superintendent of street sprinkling; second assistant attorney, special assistant attorneys, law clerk, city attorney's office; and a number of responsible clerical and secretarial positions.

With salaries of between $1,800 and $2,200 the following city positions may be noted: deputies, district attorneys' office, at $2,000; superintendent of the asphalt plant, superintendent of sewers, police captains, and assistant deputy fire chief, all at $2,100.

Summing up these comparisons it may be said that high-school teachers, principals, and supervisors receiving between $1,400 and $2,200 a year

rank as to salaries with city employees possessing sufficient technical training to qualify them for minor positions as inspectors and supervisors, with assistant administrative officers and with the higher clerical positions. Few laboring positions are included within these salary limits and these few are cases of skilled artisans who are near the bottom of the list. Police captains on the other hand, receive salaries close to the upper limit under consideration.

In the Denver schools salaries above $2,200 a year are attainable according to the schedule only in the case of supervisors whose maximum is $3,800. Salaries of $2,400 are paid to the following city officials: deputy chief, police department; deputy chief, fire department; chief deputy, police department; chief deputy, fire department; chief deputy, auditor's office; secretary to the mayor; assistant health commissioner; assistant engineer, Bureau of Engineering; deputy assessor; deputy treasurer; deputy recorder. Salaries of $2,500 are paid to the first assistant city attorney; building inspector; city electrician; under sheriff; and police commissioner. The following receive $3,000 a year: jury commissioner; city clerk; commissioner of supplies; excise commissioner; accountant and tax agent; highway commissioner; assistant district attorney; and chief deputy, assistant district attorney's office. Denver's police chief, fire chief, and recorder each receive $3,600 a year. The district attorney receives $3,800, which it will be recalled is the maximum according to schedule for high-school principals. Above this figure the following salaries are paid in the municipal service: health commissioner, president Board of Public Works, and judge of the Juvenile Court, each $4,000; auditor, city attorney, engineer of the Bureau of Engineering, assessor, treasurer, sheriff, each $4,600; mayor, $6,000. As in the case of Cincinnati, there is in Denver a large number of official positions under the municipality paying salaries considerably higher than those obtainable by the teachers of the most extended training and experience and holding the most responsible positions in the school system below that of superintendent. According to Brewer's *Directory*, revised to March 1, 1912, the salary of the superintendent of schools was $6,000. Denver thus places the head of its school system on the same basis as its mayor with reference to remuneration.

ATLANTA

According to the schedule in force in Atlanta in March, 1912, the following groups of teachers in that city are in receipt of salaries of less than $1,000 a year: Negro schools, grade teachers, minimum, $325.50 first and second years, to maximum, $461 eleventh year and afterward; assistant principals, minimum, $455.20 to maximum, $489.80, same years; principals, eight rooms, minimum $699.80 to $796.42, same years; other schools; grammar-grade teachers, minimum first year $577.50, maximum, $775.40, eleventh year; assistant principals, minimum $693, maximum $866.20

eleventh year. In the Girls' High School associates are advanced from $770.17 in their first year to $980.20 in their fifth year, and heads of departments from $945 in their first to $997.50 in their second year, both of these groups having maxima beyond $1,000.

It was impossible to obtain for Atlanta data regarding all other municipal salaries, but by courtesy of the mayor's office the following instances may be cited. Janitors in the city hall receive $360; the porter, mayor's office and the elevator boy, city hall, each $420; head nurse, Grady Hospital, $720; assistant, Carnegie Library, $900; meter readers, waterworks department, $960. Atlanta has worked out something like a regular salary schedule for its policemen and firemen. They start at $720 and are advanced $60 a year to a maximum of $1,080 in their seventh year and thereafter. This minimum, it will be noted, is $142.50 more, and the maximum, $304.60 more than the minimum and eleventh-year maximum of grammar-grade teachers in white schools.

According to the Atlanta schedule salaries from $1,000 to $1,500 are paid to the following teachers: grammar schools, principals, $1,119.82 first year to $1,365 eleventh year; Girls' High School assistant principal, $1,470; associates, $1,050 sixth year to $1,155 eighth year; heads of departments, $1,050 third year to $1,295 eighth year; Boys' High School, associates, $1,365 first year to $1,470 third year.

In the municipal service corresponding salaries are paid as follows: city treasurer, $1,000; stenographer, comptroller's office, $1,000; clerks and inspectors, waterworks, $1,020; assistant license inspector, $1,120; stenographer, mayor's office; assistants, city clerk's office; superintendent of parks; superintendent of nurses, Grady Hospital; and inspectors, Health Department, all at $1,200; clerks, tax assessor's office, $1,320, bookkeeper, comptroller's office, $1,400. Assistants to the chief of construction are reported at from $1,200 to $2,700. Police roundsmen receive a maximum salary of $1,140; sergeants and detectives, $1,200; captains, $1,500; fire lieutenants and captains, $1,440.

Above $1,500 the schedule of salaries for the schools contains the following items: Girls' High School, assistant principal, $1,470; principal, $2,379.80; Boys' High School, associates, $1,522.50 fourth year to $1,680 seventh year; heads of departments, $1,890; principal, $2,379.80. Brewer's *Annual National Directory* revised to March 1, 1912, states the salary of the superintendent of the Atlanta schools at $2,400. Three places in the school system are thus worth over $2,000 a year. In the general municipal service there are at least seventeen places worth from $1,500 to $2,000 per year and there are over twenty positions paying $2,000 or more as follows: secretary to the mayor, and secretary to the general manager of the waterworks, each at $2,000; general manager of parks, $2,100; assistant city attorney, and marshal, each $2,400; superintendent, Grady Hospital, and bacteriologist, Health Department, each $2,700;

city attorney; general manager, Waterworks; health officer; chief, Sanitary Department; comptroller; city clerk; tax assessors; tax collectors; chief of police; and mayor at $3,000 each; chief, Fire Department, and city recorder, each at $3,600; and chief of construction, $4,000. In both Cincinnati and Denver it was noted that the municipal service offers a considerable number of places paying more than the highest maxima open to teachers. The same condition is apparent to an even greater degree in Atlanta.

NEW HAVEN

According to the schedule of the New Haven Schools a minimum salary of $450 is established. Kindergartners, teachers in grades I to VI, and assistants in grade VIII are advanced from this minimum by increments of $50 a year to maxima of $750 first reached in the seventh year of their service. Teachers of grades VII and VIII and of unclassified rooms reach a maximum of $850, and teachers of ungraded rooms a maximum of $1,000 by similar annual increments. Principals of buildings with less than 12 rooms also fall within the salary limit of $1,000 as their salaries are fixed on the basis of the grade maximum and $10 for each room. Finally women teachers in the high schools start at $750 and are advanced $75 a year. Not till the fifth year of such service, therefore, do they receive more than $1,000.

The salaries of municipal employees quoted in comparison with school salaries in the following paragraphs are taken from the *Estimated Receipts and Disbursements of the City of New Haven in the Year 1912*, supplemented by data kindly supplied by the mayor's office. One difficulty encountered in this work is due to the fact that in smaller cities the salaries of certain offices are often fixed on a part-time basis, the understanding being that the incumbent is at liberty to add to his salary by private practice. Sometimes this is true of the most prominent positions in the city's service. Wherever this is apparent from the context of official documents, comparisons have been omitted. No doubt there are instances, however, where this situation has escaped scrutiny.

Janitresses at $300 to $360 and janitors at $400 receive the lowest salaries in the municipal service of New Haven. A few clerical positions are noted at $500 a year, the amount received by lower grade teachers in the second year of their service. Nurses in the employ of the Board of Health who work ten months a year only are paid $600, or the same as teachers of the lower grades in the fourth year of their service. Street cleaners receive $2 a day. Two stenographers are reported at $626 a year, and a third at $782.50. One janitor is listed at $700; another at $900. Police patrolmen of the lowest grade (E) are paid $2.50 a day, or, allowing three hundred working days to the year, $750, which equals the maximum attainable by teachers in the lower grades in the seventh year

of their service and thereafter. Patrolmen of grades C and D receive $2.75, and of grade B, $3 a day, or $825 and $900 a year respectively. The latter figure, it will be noted is $50 in excess of the maximum of the higher grade teacher attained in the ninth year of her service. Laddermen, hosemen, and drivers, who are the lowest salaried employees of the New Haven Fire Department receive from $2.50 to $3 a day. Several clerks in the office of the town clerk are reported at $876.66, or $26.66 more than the maximum of teachers in the higher grades. A police matron is paid $800 a year and has in addition the use of a room, heat, light, and laundry. Transitmen and levelers receive $887; night bridge tenders, $912.50; transitmen and draughtsmen, $965; police patrolmen of the highest grade $3.25 a day or $975 a year. The latter figures may be compared with the salaries of teachers of ungraded rooms who receive a maximum of $1,000 in the twelfth year of their service and thereafter, and of principals in building of less than 12 rooms whose maximum is also $1,000.

According to the schedule prevailing in New Haven, principals in buildings of 12 rooms are given $1,000 and a permanent assistant; principals in buildings of more than 12 rooms, $1,000 and $10 for each room over 12 and a permanent assistant. High-school women teachers who in the fifth year of such service reach $1,050 are advanced $75 a year until in their eleventh year they reach the maximum of $1,500 for teachers of this rank and sex. Men teachers in the high schools start at $1,000 with an annual increase of $100 to a maximum of $2,000 in the eleventh year of such service.

With the exception of men teachers in the high schools who have served more than five years, therefore, all the teachers of the above group receive between $1,000 and $1,500. In the municipal service, transitmen and draughtsmen, three clerks, and the treasurer received $1,000 a year each, or the same as men high-school teachers in their first year. Stokers in the fire department receive $3.50 a day or $1,050 a year; linemen in the same department $1,100; bridge tenders, $1,095; assistant milk and food inspector, $1,100. The last-named figure is equal to the salary of men high-school teachers in the second years of such service. In the municipal service of New Haven the following receive $1,200, the equivalent of the salary of men high-school teachers in the third year of such service: assistant city clerk, medical inspectors of schools, examiners of records in the Public Works Department, milk and food inspector, assistant superintendents of streets, draughtsmen, and general assistant city engineer. The superintendent of the police alarm service is paid $1,250. Three clerks are reported at $1,300 or the equivalent of the salary of men high-school teachers in the fourth year of such service. The assistant city engineer receives $1,400. Salaries of $1,500, the maximum attainable by women high-school teachers in the eleventh year of such service and thereafter and the equivalent of the salaries of men high-school teachers

in the sixth year of such service, are paid in the municipal service to the chief clerk of vital statistics, assistant town clerk, clerk of the Public Works Department, assistant city engineer, sealer of weights and measures, one bridge tender, and an inspector of the Lamp Department.

According to the New Haven schedule the only school salaries in excess of $1,500 are paid to men high-school teachers who reach $1,600 in the seventh year of such service and are advanced to a maximum of $2,000 in their eleventh year and thereafter. In the municipal service the following are reported at $1,800: superintendent of the bureau of sewers, superintendent of the bureau of streets, and an assistant city engineer. The city clerk, registrar of vital statistics, five assessors, superintendent of charities and corrections, and an assistant city engineer receive $2,000. Above the latter figure which represents the maximum attainable in the schools, eleven municipal positions are reported as follows: health officer, $2,200; director of public works, assistant city attorney, and clerk of the City Court, $2,500; city engineer, $2,750; city attorney, town clerk, controller, associate judge, and judges of the City Court, $3,000; mayor, $3,500. According to Brewer's *Annual National Directory*, revised to March 1, 1912, the salary of the superintendent of the New Haven schools is $4,500, or $1,000 more than that of the mayor.

SUMMARY

The preceding comparisons of teachers' salaries with the salaries of other municipal employees cover only a small part of the larger field, viz., the comparison of teachers' salaries with wages and salaries of workers in all fields. In order to throw some light upon the general considerations which must be taken into account in all studies of this character the following statements from Professor Henry R. Seagers' *Introduction to Economics* are presented:[1]

> In recapitulating the explanation of differences in wages it will be well to think of the labor market with all of its complexities. On the one side, then, is the scale of tasks to be performed, determined in part by the demand of consumers for goods and in part by the organization of the productive factors adopted after generations of industrial experiment. On the other is the working population divided up into hundreds of different groups corresponding to the diverse tasks to be performed. . . . .
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> The earning power of each worker depends on two circumstances neither one of which should be lost sight of in a discussion of wages. These are the appreciation in which the goods he helps to produce are held by consumers and the number of workers competent to engage in such production as his competitors. Rare combinations of industrial qualities command high wages if the goods that may be produced through them are in demand, but otherwise not. Even rather common combinations of qualities may command high wages if the field for their exercise is large. The highest earnings go to those who have unusual qualities for which there is great demand. On the other hand, the lowest go to men who have only ordinary abilities of a sort for which the demand is limited. Great administrators, like railroad presidents, get high salaries because there are many positions

[1] Chap. xiii.

to be filled and few men competent to fill them. Sewing women, on the other hand, earn very little because there is little work for them to do in comparison with the number ready to do it. In neither case is the difficulty or ease of the work to be done the chief influence determining the pay which it commands. A multiplication of men competent to be good railroad presidents would serve to reduce the salaries attached to such positions, even tho there was not the least change in the nature of the work required. In the same way, a reduction in the number of sewing women would serve to increase the earnings of those who remained, altho they worked no longer or better than formerly. . . . .

Men do not consider the money return which an occupation promises merely, but all of the advantages and disadvantages connected with it. The principal other considerations which offset and consequently help to perpetuate differences in money wages are the following:

(1) It is not money wages, but real wages, that are compared, and the latter vary with the expensiveness of living in different localities. In country districts the goods which wage-earners of the lower grades consume are cheaper than they are in cities. Rents are lower, food costs less, and clothing tho dearer really costs less because less is required. Hence low money wages in the country may stand for the same real wages as high money wages in the city. An equally favorable comparison may be made between the cost of living in a warm and in a cold climate. In the former, houses need less to be heated, fewer clothes and less food suffice, and the number of free goods is larger. There are other circumstances tending to keep money wages lower thruout the southern states in the United States than they are in the North.

(2) Some occupations require longer apprenticeship and more expensive training than others. In comparing different occupations men normally take account of the time and capital that must be invested in preparatory training, and unless the earnings in the industry requiring special preparation promise to be large enough to repay them for the investment, they will not make it. In practice capital invested in training affords a very high return because so many of those who might benefit most from training are too poor to obtain it.

(3) Occupations differ in the ease or difficulty of the work required. The harder and more disagreeable the work the higher must be the wages to attract men from easier tasks. This does not mean that those who do the most disagreeable work are always the ones who are most highly paid. It often happens that men who do such work have not the option of doing something easier, and when this is the case their earnings may be very low. Whenever they have such an option, however, the wages paid for the most arduous toil must fully make up for the difference or it will fail to attract its quota of workers.

(4) Some positions are more dangerous than others and must offer a premium to cover life and accident insurance, in addition to mere wages, to attract workmen from safer trades.

(5) The chance of success and the rewards of success are different in different occupations. In the professions, especially, nothing succeeds like success. The more clients or patients a man has the more eagerly he is sought by additional clients or patients. It results from this that successful professional men are as a rule successful even beyond their deserts. The hope of similarly large incomes attracts into professional callings more men than the businesses require. This reduces the average earnings in these occupations. In the United States professional men undoubtedly receive smaller average incomes than do men of equal ability and training engaged in commercial enterprises, and partly for the reason just given.

(6) Some positions are held in high esteem and offer social advantages to compensate for lower earnings. This is true usually of professional work and serves, like the previous influence, to depress the money earnings of professional men.

(7) The regularity of employment must always be considered. Trades like those

connected with building, which give employment only part of the year, must, to equalize advantages, offer higher day wages than those which occupy men continuously.

(8) The chance of advancement and promotion must also be taken into account. Employments which lead to nothing should afford better pay than those having educational value and serving as steps in a gradual ascent to higher positions.

These and other similar considerations will readily be accepted as reasons for differences in wages that are independent of differences in men.

In an earlier passage of the same chapter Professor Seager classifies various grades of workers as follows:

Having in mind present methods of production and the present working population of the United States, we may distinguish the following five grades of workers: (1) men having superior capacity for planning and carrying out large industrial undertakings, good administrators, and talented artists and professional men; (2) men competent to succeed in smaller undertakings or to administer large affairs as subordinates, artists and professional men of average ability, and highly skilled mechanics; (3) men trained for ordinary clerical or mechanical labor; (4) men without special training, but having the requisite strength and endurance for manual labor; (5) men lacking some of the mental or physical qualities essential to continuous labor of any kind. This classification is illustrative rather than exhaustive. To be complete it would have to recognize hundreds of different grades of productive capacity instead of five, and to be repeated for each territorial division of the country. . . . .

The scale for brain workers begins at the highest point and breaks off not just where the scale for skilled manual workers begins, but somewhat lower. That is to say, the compensation of brain workers of the lower grades is no greater than that of manual workers of the higher grades. In the same way the scale for unskilled workmen, which begins low down, runs parallel to the scale for skilled workmen of the lower grades for a time and then continues to the lowest margin. Unskilled workmen of the higher grades earn as high wages as skilled workmen of the lower grades. It follows that the alternatives open to brain workers toward the lower end of the scale are a lower grade of brain work or a comparatively high grade of skilled labor, and those open to skilled workmen of low grade are still inferior skilled or comparatively high-grade unskilled labor.

Referring to the five general grades of labor noted by Professor Seager, it would seem clear that superintendents of schools, at least in larger cities, belong to the first or highest of these grades. Principals, supervisors, assistant superintendents, department heads in high schools, and other school officials of this character would also seem to fall in the group of "men competent . . . . to administer large affairs as subordinates." Finally in most cities where the schools have been brought to high standards of efficiency the training of grammar-school and grade teachers is certainly very considerable in excess of that of "men trained for ordinary clerical or mechanical labor." On the basis of the above comparisons between teachers' salaries and the salaries of other municipal employees exception may be taken, however, to Professor Seager's remark that: "The scale for brain workers begins at the highest point and breaks off not just where the scale for skilled manual workers begins, but somewhat lower. That is to say, the compensation of brain workers of the lower grades is no greater than that of manual workers of the higher grades." As a matter of fact, the compensation of such brain workers as public school teachers, and not

necessarily those of "lower grades" either, has been shown in the foregoing not only to be less than that of manual workers of the higher grades, but also in numerous cases to be lower than that of common or unskilled labor. Many instances will be found in the preceding pages of workers employed only in the commonest of unskilled and even menial tasks whose wages are higher than the salaries of teachers in the grades.

In three of the four cities in which the school and municipal pay-rolls were studied the salary of the superintendent of schools was placed at a figure which, in comparison with the salaries of the principal city officials, fairly recognized the head of the schools as a man "having superior capacity for planning and carrying out large . . . . undertakings," or as a "good administrator." In all four of the cities, however, it was noted that the highest salaries obtainable in the school service beneath that of superintendent (e.g., by principals of high schools, supervisors, principals of larger schools, etc.) were much lower than the salaries paid to heads of departments and many of their subordinates in the city's service. Of course there are many differences between school and municipal work, of which the greater security of tenure and absence of political influence enjoyed in the former are of major importance. But after giving full weight to these considerations, the question remains whether the salaries attached to the most responsible positions beneath school superintendencies are sufficient to attract and hold men capable of making this part of the work of education as efficient and as highly esteemed socially as it should be.

XVII. SUMMARY OF GENERAL STATEMENTS OF TEACHERS UPON THEIR COMPENSATION AND STANDARDS OF LIVING

At the end of the questionnaire employed by the Committee, teachers were asked for any further statement they might care to make upon their compensation or standards of living. Nearly one-third availed themselves of this opportunity, some at considerable length. The comment thus secured is most various and interesting. Under the following headings an effort is made to give some idea of the drift of this material. In summarizing or quoting the remarks of teachers, however, the Committee does not necessarily imply its approval in every case. On the other hand, it does believe that a number of suggestions worthy of careful consideration are incorporated in many of the answers, whatever evidences of bias or downright error there may be in others. Finally, both classes of answers are valuable, it is felt, as showing something of what transpires in the back of the teacher's mind. Outside of school circles teachers are too apt to be regarded simply as instructors occupied with the theory and practice of pedagogy to the exclusion of all else. But besides this, of course, they are men and women concerned with the other normal relationships of life. To the same extent as any other persons dependent for a living upon their own efforts, they are economic men and women who must meet all the manifold problems of getting, spending, and providing for the future. Necessary and salutary as these economic preoccupations are under ordinary conditions there are situations, many of which are touched upon in the following summary, which must lead to the serious impairment of the efficiency of the teacher not only professionally but as a member of society and individually. It is perhaps in the light thrown upon this point that the statements quoted below are most valuable.

I. COST OF PREPARATION FOR TEACHING

Surprisingly few teachers make any reference to the cost of preparation for teaching. Probably this is due to the fact that in most cases their educational training was paid for wholly or largely by parents as part of the general family expenditure and never separately reckoned. It was noticeable that references to the cost of professional training were more frequent in the cities where considerable normal school or college training is required for appointment. Thus, in Cincinnati, mention is made by grade teachers of the "long and expensive training" there required. Contrasting cost of training with rewards, another woman in the grades of the same city says: "Under the present conditions, boys and girls should not be advised to prepare for the teaching profession."

"At the present rate of salary," writes a Denver teacher in the grades, "and with increased living expense, I think that there is extremely little

encouragement for a girl to spend her best time and energies in preparation for the profession of teaching." Another teacher, holding a high-school position in the same city, writes, "I think, in general, teachers' salaries are insufficient in proportion to the importance of their work, requirements by way of preparation, what is expected of them in the matter of general culture, and the demands upon their time and strength entailed by the work." In a few instances, teachers refer to debts incurred for their educational training and the difficulty of meeting such burdens. "In getting my education and training," says a Denver woman grade teacher, "I got deeply in debt and everything I do to try and decrease the debt seems to add to it." Unfortunately estimates of the amount of money spent in professional training are not volunteered by many writers. However, a Cincinnati man teacher in the grades, writes, "I have spent about two thousand dollars of my own earnings in attending schools and universities and earn about the same wages as the conductors on the street cars of Cincinnati." Many writers call attention to the greater length and cost of preparation for teaching as compared with other occupations in which salaries are higher. Thus a woman teacher in the grades of the New Haven schools, whose preparation required four years in high school and two years in normal school, writes, "Have two sisters who went two years to high school. One receives $200 more a year than I do, the other about $500 a year more. One is a bookkeeper, the other a stenographer." Similarly an Atlanta woman principal says: "I consider the salaries paid teachers in this section of the country *very poor* indeed, in view of the years of preparation for the work. Much better salaries are paid here in other lines of work. I have a sister employed as a stenographer, who receives several hundred dollars a year more than I do, and this, too, without the years of preparation I have given for my work."

Other references to the disparity of teachers' wages with those of other workers who require less training are presented in the following section.

II. COMPARISON OF TEACHING WITH OTHER PROFESSIONS AND TRADES

Teachers frequently complain that their work requires more time than other trades or professions in which the remuneration is greater. "A teacher's work is never done," writes a Cincinnati woman grade teacher. "It cannot be left behind at the school." According to a man teaching in grades of Cincinnati the "demands upon a teacher are so great that he cannot call his family together and spend an evening with them unless he robs his employer. My family have become disgusted with teaching. My social life in the community in which I live is spoiled because of new demands for which I must prepare. Many other teachers whom I know have almost become hermits socially because they feel they must be prepared for the morrow or be considered incompetent." A principal in the same city says: "A business man's time is his own after his office is locked. Teaching is

irritating and nerve racking. A teacher is liable to become a grouch." It may be held that the ability to forget business cares at the end of the day's work is largely a matter of personal habit, regardless of the nature of one's occupation. However the number of teachers who maintain that the thought of their work is always with them is so large as to suggest a more than ordinary degree of nervous strain in teaching. Under a later heading numerous references to this point will be presented.

Complaints that teachers' wages have not increased as rapidly as those of other workers are frequently made. A Cincinnati principal writes: "The salaries of teachers cannot be compared with the earnings of an ordinary business man. Teachers' salaries are not keeping pace with the increased cost of living or with some of the increases received by workmen in trades that have been organized by unions, not to say anything about the earnings of other professional men."

Cases of other workers, said to receive higher wages or to enjoy better living conditions than teachers are frequently cited. Thus a Cincinnati woman teaching in the grades calls attention to "several women secretaries of insurance companies who receive from one thousand to fourteen hundred a year," whereas the maximum for teachers of her rank is only one thousand. Another teacher holding a similar position writes, "It does not seem that the janitor service which requires no training and involves no activities of a professional character, should receive a compensation double that of any teacher in the school except the principal." This view of the matter doubtless takes into consideration the residence supplied janitors and their families. From still another Cincinnati woman teacher in the grades, the following statement may be quoted: "The demands on a teacher are very great in these progressive times. A teacher cannot confine herself to school work alone. She should hear the best in music, see the best works of art, be acquainted with all current events of interest, and all this with the salary of the average stenographer. The stenographer's education is completed in a year; the teacher's is never finished, or at least should not be."

The following lengthy statement is quoted from a high-school teacher of a cultural subject who has been teaching ever since leaving college, four years ago, and is now receiving a salary of twelve hundred a year. "I have now five hundred and twenty-four dollars and seventy cents in the savings bank, absolutely everything to show for four years' work. Most of my savings have gone into special work, postgraduate work, and travel. For this I get no more recognition by my school and board than if I danced or roped steers during vacation. I spend nothing foolishly. Had I used the money I entered college with in nineteen four in some business and added to it as I have added to my preparation for teaching I could now have a few thousand dollars saved and be in receipt of a better income than I am now getting or ever will get as a teacher. My roommate took science work.

He gets more for half time than I for whole, and meets a better class of people. My college work would help very little in business."

A man teaching in the high schools of the same city writes: "I think the salary of teachers is too small at the present time of high prices and compared with the salaries in other walks of life where less preparation is needed. I was surprised when a month ago I saw the salaries of clerks in our municipal boards published. They ranged from $2,500 to $3,000 and even $4,000 per annum."

A woman teacher in the grades of the New Haven schools, writes: "I am living at home where there is a large family, all earning. I am the only teacher and still I am the poorest of all." Another teacher in a similar position laments: "My dress is far from elaborate. Any store girl in the city would be considered far better dressed."

Greater opportunities in other lines of work are the subject of frequent remark. A Cincinnati woman teaching in the grades, says: "Had I given the thought, time, labor, and earnestness to any line of mercantile employment, I should today be earning a better salary, have more opportunity for investments, and not have had a nervous breakdown." A man teacher in the high schools of the same city says: "The amount of energy used in teaching, if used in any line of commercial activity, would be far more remunerative, less wearing and tearing, and would involve far less restraint of one's independence." "Young men have grown up all around me," writes a man teacher in the Cincinnati grades, "who have entered business houses and are commanding from one and a half to three times my salary, working from 8 A.M. to 6 P.M., and are then done. If I were thirty years of age, I would not teach another year, though I am very fond of teaching and consider that I have been a fair success."

"In this city," a Denver woman teacher in the grades declares, "post-office clerks, policemen, firemen, and clerks in the Capitol and City Hall, and others serving the public are better paid than teachers; and organized workers in almost all lines receive a greater compensation." Another woman, holding a similar position in the same city, says: "Have a brother who earns six dollars a day, plastering. A teacher should receive as much. Plastering is a health preserver. Teaching is the opposite." Another writes: "My sister, a piano teacher, whose education cost less than mine, earns two hundred and fifty dollars a month working about thirty hours a week. She has several pupils, ages between eighteen and twenty-four, who earn from eighty to one hundred and forty a month. Their education has cost still less, probably between twelve hundred and two thousand dollars, all told, i.e., their musical education. All are high-school graduates." A man teaching in the Denver high schools, responds to the inquiry as follows: "Salaries paid to school teachers are by far the lowest paid to any class or profession requiring equal standards of living and like preparation." A man principal in Cincinnati writes, "Had I given the

same amount of energy, devotion, time, and strength to a business, I would have been well-to-do by this time. . . . . The average teacher should stand as high as the average doctor, lawyer, or minister, the work being equally important."

It would, however, be conveying a false impression to quote only those who compare teaching unfavorably with other kinds of work. A woman teacher in the Denver schools receiving a salary of nine hundred and twelve dollars, remarks, "I have no complaint to make about my salary compared to that of other wage-earners." Her earnings as a teacher, however, are supplemented by five hundred a year from her husband. A man teaching in the high schools in Denver, whose diction is somewhat inferior to his fervor exclaims, "Truly I believe that teachers in our city receive more in salaries than they earn! That's a fact and no mere fancy of my own. When I see skilled mechanics who are not able to get four dollars a day and then compare this kind of work, *real work*, with the so-called mental effort of the average teacher who gets into the schoolroom at eight-thirty and hurriedly departs at three forty-five, I say 'Oh, Justice, whence hast thou fled?'"

Recognition of improved salary conditions where these have been established is not lacking. Thus, a New Haven teacher writes: "You will readily see that, until five years ago, my salary averaged about $500. At that time, the teachers of this city organized, studied the salary question, made out a schedule, and presented it to our school board by whom it was adopted. Until the teachers took up the matter, salaries were so low that to meet one's living expense was a serious question."

III. STANDARD OF LIVING REQUIRED OF TEACHERS

The comment of teachers on the standard of living is chiefly interesting in that it reveals the pressure of community demands along the lines discussed statistically under the expenditures of teachers.

Many references are made to the difficulty of living on the minimum salaries paid beginners unless they reside with and are aided by parents or other relatives. Thus in Cincinnati, where the minimum salaries are by no means so low as in many cities, a grade woman teacher makes the following comment: "A teacher's salary, especially a beginner's, is not sufficient to keep her at the standard she should maintain unless she boards at home. In considering a teacher's salary, we must remember that her position requires a certain standard of living not so imperative in other fields. I have special reference to dress. There are many educational meetings to be attended which require attractive apparel, as does the schoolroom itself." A Denver teacher in a somewhat similar case writes: "My salary is inadequate to maintain an appearance becoming the profession." "In returning to school work after an absence of twenty-two years," writes a Denver married woman teacher in the grades, "I noticed a marked

increase in the demands made upon the teacher's time, skill, and money. Teachers have to dress much better and more is expected of them in every way. Special subjects like drawing and sewing take much time and make heavy demands upon the nerves. Salaries have not increased in proportion to these demands."

A number of teachers note the fact that parents and relatives frequently help them with gifts of clothing. The necessity of presenting a good appearance mentioned in the foregoing quotation is frequently referred to thruout, not only as a requirement set by community standards but also as likely to condition the efficiency of a teacher's work. "The teacher's appearance has much to do with her ability to attract children to her," a Cincinnati teacher is firmly convinced. "To dress becomingly costs much more than could be reckoned on by one not engaged in the profession. Even the books she ought to use she cannot afford to purchase, for the money will not go round." Some school neighborhoods require larger expenditures for clothing than others. Thus a Denver woman teaching in the grades writes: "I am required to dress well in a rather aristocratic school in which I teach, and altogether, with the present high cost of living, find the salary inadequate." A principal in the same city regrets a recent promotion on similar grounds. "My last promotion," he states, "has actually cost me money. I have been appointed to a school in an aristocratic part of the city where the standards of living required of myself and family are such as to render my salary hopelessly inadequate. Other teachers and principals in our city are in much the same condition."

"The cost of living," writes a Denver woman grade teacher who was recently married, "is so high, the requirements of dress so great, and so much is expected socially of a teacher that many like myself have saved very little, and feel the necessity of teaching after marriage in order to pay for a home and provide in a slight measure for the future."

Besides suitable clothes, many teachers refer to the fact that they are required to live in "refined surroundings." The additional cost thus entailed can too often be met only by economies in other directions which must affect efficiency. "I receive one of the best salaries in the city," says an Atlanta woman principal who is supporting her aged parents, "and yet the most rigid economy is necessary to insure the comfort of the family and to keep up the position in the community required of a teacher." A Denver man principal whose salary amounts to $2,000 a year writes: "With this small sum we have to try to maintain an appearance and dignity equal to many families who spend double the amount." "More is required of a woman teacher [than of a man] in the way of social life, accomplishments, culture, style of living. These things entail a large expenditure of money," says a Denver woman grade teacher.

That circumstances have compelled a reduction of their standards of living, is maintained by several teachers, one of whom, a woman grade

teacher in Cincinnati, writes as follows: "It is only by decreasing the standard of living and by practicing great economy that the salary can be made to cover expenses for the necessities of life. By a decreased standard of living I mean a withdrawal from such professional meetings and social recreations as tend to make one a broader and better teacher. It is but fair to those who come under her care that the teacher should have the opportunity of renewing her sources of inspiration, but this is scarcely possible with a mere living salary." A married man principal with a salary of $1,600 in one of the cities investigated says: "Have been losing money at the rate of at least $100 a year. Had to give up an eight-room brick residence which I owned before I commenced teaching and in which I lived. I think married teachers should receive a salary of at least $2,000 per year." Similarly an Atlanta woman teacher in the grades states: "We teachers are financially embarrassed and forced to a much lower standard of living than we would wish to maintain. A teacher has nothing for self-improvement. Her life is a constant study of the riddle 'Have I the money?'"

A man teacher in the Cincinnati grades maintains that under existing salary conditions "the standard of living of teachers must necessarily be lower than that of others of equal educational attainments." Another, holding a similar position in the same city makes this statement: "Wages of teachers are too low for the present high cost of everyday necessities. A teacher must be well dressed and must have a moderately well-furnished home. It takes all the salary he earns to do these things. Anything beyond this means that he must teach at night school and day school both to make more than living expenses, and that, in time, will break down his health."

Dues contributed to educational clubs, fees for lectures, external courses, Chautauquas, summer schools, etc., are mentioned as adding to the cost of living. The necessity of meeting charitable demands of many kinds is also referred to frequently. On this point, a high-school teacher writes: "A teacher who counts herself a citizen has other expenses which it is quite as much a duty to meet as those necessary for maintaining the home, and for educational purposes. Such, for example, are contributions to certain worthy charitable purposes."

An Atlanta woman teacher in the grades writes: "I live with my parents, who board me free because I have nothing to give them. Teachers must make a good appearance all the time and must give to everything." Occassionally, one finds a more optimistic comment upon the standard of living possible to a teacher. Thus a Cincinnati man principal writes: "Our city is fortunate in being able to pay teachers an adequate salary to enable them to maintain a high standard of living, and is doing so."

Occasional mention is made of overcharge or special discrimination against teachers as a class. A woman teaching in the Denver grades writes: "Teachers are required to pay a higher rate for board and lodging than are

other workers because the public considers us better paid." A very curious instance of this sort is also alleged by a woman teacher in the New Haven grades, as follows: "Since the last increase in salary, I have not been able to save any. Commodities have increased so, and as soon as the tailor knew I was a teacher, he charged $2 more to maké a suit. The dressmaker charges as much per day as I earn. The dentist charged me $3.50 to do the identical work for which I formerly paid him $2 (about an hour's work). Upon hearing of our increase in salary, our board in the country was put up $1 more per week and many extra charges made. I was formerly able to save about $140 per year, but now I occasionally have to draw on the interest of my savings."

A large number of teachers make rough comparisons between their cost of living now and formerly. In nearly all such cases the percentages of increase stated, it will be noted, are higher than those indicated by the index numbers presented in an earlier section of this report. It is not simply the advance in prices, therefore, which these teachers have in mind, but in addition thereto the advance in standards of living set for the profession, and also doubtless in some cases the growth of personal responsibilities. This is recognized in the statement of a Denver woman principal who says: "I find that $1,200, my present salary, does not go as far as $570 ten years ago. This is due to the increased cost of living as well as to the great number of duties both social and professional which we have been obliged to assume to keep up with the times."

Cincinnati women teachers in the grades make the following statements regarding a higher cost of living now than formerly: "Living expenses have increased so much more rapidly than salaries that I do not save as much on $70 now as I did eight years ago on $40." "The cost of living and also the standards of the teacher herself have been very materially increased of recent years, but the compensation has not increased in proportion. Out of my salary of $400 I was able to save more in 1881 than I can today from $1,100—there being more demands in proportion." "Save no more money at $1,000 now than at $500 or $600 soon after I commenced teaching in 1899." "The expense of living seems to have almost doubled in the last seven years, while a higher degree of proficiency and more outside work is expected of the teacher of today than ever before."

"The increased salary," states a Cincinnati woman high-school teacher, "secures no more than the old salary, as living expenses are increased by higher prices of necessaries. No more chance to save than in former years." A man teaching in the high schools of the same city says: "Within the last five years the demands upon the time of the high-school teachers have increased 40 per cent on the average. His salary, tho nominally increased, has really been decreased about 40 per cent thro the establishment of different grades of positions."

According to a man principal in Cincinnati: "Our home, clothing,

food, and enjoyments are all simple. Conferences with other teachers indicate that the increase in salary which was granted a few years ago did not permit them to raise their standard of living, the increase in cost of everyday necessities having more than counterbalanced it."

A man teaching in the Hamilton high school says: "I doubt if the general increase of salaries is equal to the advance in the cost of living, but too many teachers are poor financiers."

In Denver, women grade teachers write as follows: "Living is higher than ever before. A friend and I kept house for five years but prices of everything became so high that we found it cheaper to board." "As the city has grown in size the standards of living have risen. This together with the increased cost of living has made it difficult to save." "There is no doubt that the standards of dress and culture of teachers are much higher than in former years without a corresponding advance in earnings." "Food prices and rents have increased faster than my salary." "When the cost of living was lower I could save a little each year, but now I am obliged to use my former savings to meet the advanced cost of living and the expense of caring for my mother."

A woman teacher in the grades of New Haven says: "You will readily see that until five years ago, my salary averaged about $500. At that time the teachers of New Haven organized, studied the salary question, made out a schedule, and presented it to our school board, by whom it was adopted. Until the teachers took up the matter, salaries were so low that to meet one's living expenses was a serious question."

Another grade teacher in the same city writes: "I consider the present schedule of salaries for New Haven teachers a very fair one." On the other hand, a woman principal of the same city says: "It will not be possible for me to save as much this year as in 1911, as all household supplies are much higher. If obliged to move from the old-fashioned house in which I am living, I should be obliged to add at least $120 to my rent bill, and other expenses would follow. Those teachers who try to help in the support of relatives must find it very hard. Salaries are not raised in proportion to outside demands."

IV. THE INADEQUACY OF TEACHERS' SALARIES

No better statement of what constitutes an adequate salary for a teacher can be presented than that formulated by a woman employed in the grades of the Denver schools. "A teacher's salary," she writes, "should be sufficient to enable her to live comfortably, dress simply but in good taste, supply books, etc., in order that she may keep abreast of her profession, furnish such vacation and other recreation as shall repair physical and nervous waste, lay aside (without being niggardly) means to meet accident, illness, or temporary loss of employment, and maintain insurance that shall furnish a retirement fund when she must lay down her work."

Complaints regarding the inadequacy of current salaries take so many forms and occur so frequently in the questionnaires received from all the cities studied, that their full quotation is out of the question. Most of the statements of individuals are specific, however. They know not only that the shoe pinches, but also exactly where it pinches.

In addition to those noted above, the deprivations most commonly referred to as the result of inadequate salaries are with regard to recreation, social life, travel, music, and literature; further professional study to enhance efficiency as teachers; provision for family life, for dependent relatives, and for old age; and the difficulty of saving generally. Complaint is also made that certain classes of teachers are underpaid, that certain minimum salaries are too low, and that teachers' salaries in general are too small to attract or retain efficient men and women. As far as possible these headings will be followed in citing the statements of teachers regarding the inadequacy of their salaries.

a) Inadequacy of salaries with regard to recreation, social life, travel, music, literature.—On these topics the following expression by women teaching in the grades of the Cincinnati schools are interesting:

"Trips in summer are of great benefit to a teacher but cut down her bank account." "A teacher is seldom able to travel befitting her station because of lack of funds. For the same reason she often refrains from attending functions which she really ought to attend and which are often of educational value. She is called upon to contribute to charities for teachers and others. She is expected to assist in raising funds each year for school equipment. She is compelled, in order to economize, to do work out of school, which she cannot have done because it would cost more than she is able to pay. She gives and pays cheerfully if she has the wherewithal to do it." "When one considers the years given up as a preparation for teaching and the demands upon a teacher as to the way she shall dress, the books she would like to possess, the traveling she ought to do, and the way she ought to live, the remuneration is very small." "One cannot take the proper recreation or travel during the summer months upon the present salaries." "It is only by decreasing the standard of living and by practicing great economy that the salary can be made to cover the expenses for necessities of life. By a decreased standard I mean a withdrawal from such professional meetings and social recreations as tend to make her a broader and better teacher. It is but fair to those who come under her care that the teacher should have the opportunity of renewing her sources of inspiration, but this is scarcely possible with a mere living salary." "During the summer months I paid no board except one week in the country, which was all I felt I could afford." "Only thru the co-operation of my parents and a systematic supervision of expenses can my annual salary be made to meet requirements and permit me a change of scene and rest during two or three weeks in the summer." "Salaries in this city are

paid in ten payments, thus forcing the teacher to provide for the two summer months. Most women teachers are too much in need of the summer vacation to seek any other employment during that time." "Even the books she ought to use the teacher cannot afford to purchase, for the money will not go round."

Women high-school teachers in Cincinnati make the following comments:

"I regard the money spent in foreign travel as money invested, and as really an essential part of the education of the high-school teacher. Compensation should be large enough to allow for this."

"I do not find my salary sufficient to permit me to travel or to attend lectures and concerts and to buy as many books as I need. My mother and sister keep the home without the help of a regular servant. I do my share when at home. We do most of our own sewing. It would be far more profitable to be able to pay for such service, as it requires much time which I am eager to devote to my profession."

A Cincinnati principal writes: "It is impossible to travel or avail oneself of the means of culture that one should enjoy and yet save anything for old age." Another man, holding a similar position in the same city, says, "Good teachers are not paid enough to enable them to travel and take such recreation as is their due. Poor teachers are very much overpaid."

A woman teacher in the grades of the Denver schools makes the following statement: "To sum up, I can live decently and comfortably on my salary but can have very few luxuries and *no* trips."

A music-lover holding a similar position writes laconically: "I have not the dollar with which I might purchase a ticket to hear Tetrazzini this week." "I find," writes a woman teacher in the high schools of the same city, "that most teachers (including high-school teachers) in Denver who are so situated that they must board live in a way that makes it very inconvenient, if not practically impossible, to receive and entertain their friends. Personally I have found this a hardship. But it is one I have always endured for the purpose of saving something for study and travel during the summer vacation." A Denver assistant principal, married, says: "We have denied ourselves almost all forms of amusement, have dressed plainly, almost meanly, and have not done our part in the social life of the communities in which we have lived." "I believe," writes a principal in the same city, "that teachers should attend concerts and good plays and take trips. So does my wife, but my salary necessitates a choice between these things and raising a family. We chose the latter."

The possibility of economy in connection with vacation, recreation, and other expenditures is suggested by a woman teacher in the grades of New Haven. "If it were not for the following reasons I could not live in as good a style as I do. By this I mean living in refined surroundings and wearing good clothes. (1) Do up all my fine laundry myself. (2) I walk rather

than ride. (3) I spend two months in summer, with relatives, helping a little in return for my board. (4) My amusements are walking and tennis, not such expensive pleasures as the theater. (5) Father pays for periodicals and new books out of his savings. (6) Yale University extends course on education free to teachers.

b) Inadequacy of salaries with reference to further professional study to enhance efficiency as teachers.—It will be noted that in commenting on the inadequacy of salaries with regard to recreation, social life, travel, music, and literature, emphasis was laid on the cultural rather than on the pleasurable aspect of these things. A further rather common ground of complaint is the extreme difficulty teachers experience who wish by direct professional study to enhance their efficiency. Thus a woman grade teacher in the Hamilton schools says: "My salary ($665 a year) is not sufficient for me to live on, on the average plane of living without a great deal of worry and scheming, which reacts on my professional work; it is also not sufficient for the expenditure of much money on further professional preparation."

Denver women teachers holding similar positions write: "Do nearly all my own sewing, cooking, mending, and cleaning, and spend summer months with parents when not attending school. Find it impossible to save or keep up with educational requirements." "Living is very high in Colorado. If I were not living at home I could not afford to improve myself by taking university courses, etc. And yet that is what we are expected to do, and really wish to do." "Many teachers are so hampered by their meager salary that it is impossible for them to take advantage of the many educational opportunities in their own country and abroad." A woman teaching in the high schools of the same city says: "Think salary a fair one, but doesn't allow enough for spending time in foreign country—so essential to a teacher of foreign language." "I am compelled," writes a man principal in the Denver high schools, "to forego attendance on most educational and professional meetings in order to make ends meet."

Atlanta women teaching in the grades express themselves on this point as follows: "Would like to attend normal school. Salary won't permit." "If I should have to continue to teach in order to support myself, I am afraid I could hardly do it on so small a salary and do the highest justice to my pupils." A woman high-school teacher in the same city writes: "It is impossible for an Atlanta high-school teacher to live respectably on her salary and save enough for summer-school courses, even when studying in a university during vacation is the chief desire of her life."

c) Provision for family life, for dependent relatives, and for old age.—A not uncommon form of response from men to the inquiry regarding conjugal condition was: "Cannot afford married life." That salaries in many lines of teaching are sufficient for the support of one person only was very frequently asserted. "My income," says a Cincinnati principal, "has not been commensurate with the demands made upon my time and strength

as a school man. The teacher who supports a family is debarred from travel and from many other privileges that go to make life enjoyable. The women teachers who have persons dependent upon them, in my opinion, suffer real hardship for lack of adequate income."

Two grade women teachers of the same city write as follows: "The salary of women teachers who have anyone dependent upon them is not sufficient for the teacher to live and dress respectably, take in as many professional advantages as necessary, or to travel for educational advantage. Our salaries do not increase in the same ratio that the cost of city living does." "Present salaries enough for proper support of one person only."

"While my salary meets my needs," writes a Denver high-school teacher, "yet if I had a number of children to raise and educate, I should not be able to do it. For this reason, we find very few married men teachers in our schools, a deplorable state of affairs." Another man occupying a similar position in the same city writes: "A man teacher in the high school with a family to support has a discouraging struggle. Every year it becomes more of a losing battle. Self-improvement by summer courses is practically out of the question." A widow teaching in the grades of one of the cities and supporting her mother on a salary of $960 a year, with an additional $500 contributed by her uncle, writes: "We live very plainly, keep no servant, and enjoy a few luxuries—and I spend our five hundred dollars in excess of my salary as teacher! I do not see how anyone can live in decency—not to say comfort, on the salary which we receive." Another widow who is supporting two children on $1,235 a year in New Haven says: "For twelve years have practiced the most rigid economy where it could not be known. For instance, while I get a dinner in the middle of the day I never allow myself—or rather, seldom—anything more than bread and tea or coffee for breakfast and supper. Fear of being dependent in my old age has made me do this. I have many wealthy friends who have given me much help—thrust it upon me. They have not the slightest idea of my economies, for I keep a good outside appearance."

The approach of old age is the source of grave apprehension to many teachers. "The average teacher," writes a woman employed in the Cincinnati high schools, "has a very hopeless outlook for his future. It is just possible for him to live upon his income, especially if he has others than himself to support. He is in constant fear of the time when he shall no longer be able to perform his duties, as he cannot see a way to accumulate enough to give him an adequate means of support. This is especially true of the women who have no children, to whom alone the old can look for aid." A Denver woman principal says: "By economizing still more I could live just within my salary. It allows no luxury or indulgence, no travel. No funds at all adequate for old age could possibly be saved by the utmost economy at the present cost of living. So a lifetime of high-

minded and devoted endeavor is passed under painful financial restrictions and leaves the worker old and without resources at the close."

d) Savings.—On the subject of the difficulty of saving anything from their salaries the comments of teachers more nearly approach bitterness than in anything else they write. During the earlier part of a teacher's career when minimum salaries are paid this difficulty is particularly marked. "It requires the most careful planning to manage during the first years of teaching if you wish to save anything at all," writes a Cincinnati grade teacher in her second year. A New Haven woman teacher says: "The maximum of first six grades, $750, is just enough to cover living expenses, if used frugally. For me who must be self-supporting there is absolutely nothing left, after providing decently becoming clothing, to be spent for restful vacation, certainly nothing for broadening trips. Those who have money to travel with must content themselves with dowdy old-fashioned clothing, incurring no social obligations, etc." A young Denver teacher described the "state of being" of herself and others in her situation with the phrase, "In the midst of life we are in debt." Other expressions from women grade teachers on the subject of savings, and occasionally of deficits, are as follows: "I live very simply, but with the exception of my life insurance and pension dues, I can save only fifteen or twenty dollars a year." "Larger salaries could be paid, for as a class teachers are conscientious, faithful workers. Salaries are not keeping pace with increased cost of living. Can barely live and save a little for the future. Scarcely a week passes, but something occurs which is another tax on our fund." In Hamilton: "Doubtless the above figures are startling; they are, however, not fictitious. I began the year 1912 deeply in debt and the fact was due not to personal extravagance but to the impossibility of living as I am expected to live and at the same time keeping within my means. I have every reason to believe that my case is not an isolated one." "I have taught for eighteen years in the Hamilton public schools and have never been able during that time to save one cent of my salary above what I had to use for the summer, my rent and living expenses being at the minimum, $50 per month. The salary does not seem small ($696) when looked at in a lump sum, but is scarcely sufficient to do for a whole year's living. Besides salary, I have used an inheritance of $400 to meet current expenses, and I am not extravagant either." In Atlanta: "It is a problem to me how to make my funds supply all of the demands made upon them. Economize as I may, I always find myself in debt." "By close economy and self-denial, it is possible to get along on the small salary and the high cost of living. We just manage to keep out of debt." "All of salary that was not spent for board, carfare, or saved was spent for the actual necessity of living." In New Haven: "The minimum price for board in New Haven is $8—$5 for board and $3 for room. It is only by chance that one can live for less. Living most sparingly it is about all one can do to save out $50 or $60 a year for

a bank account. This of course means that advantage is taken of opportunities to enrich your own life, but this has to be done sparingly." "It means the closest kind of economy to come out free from debt each year, and we do everything for ourselves. I have never been able to bank anything in my twenty-six years of teaching." In Denver: "Many are in debt." "My salary is the only ready money in our family. There seems to be a place for all my salary—as fast as it comes in. I've never had a trip in my nine years' teaching. I have my college education to show for some of my earnings and own a piano, and that is all I have to represent my earnings. There are so many demands on a teacher's salary that it seems impossible to save even a small percentage of it." "I do most of my own sewing and trimming of my hats and this takes from the time I should have for rest and recreation, but I feel that it is necessary in order to save anything from my salary." "A teacher can save very little unless she denies herself everything." "When the cost of living was less, I could save a little each year but now I am obliged to use my former savings to meet the advanced cost of living and expenses of caring for my mother." "By rigid economy, working mornings and evenings and Saturdays, I have managed to save enough to keep me from the almshouse, I trust." A Denver woman grade teacher who had submitted to an operation involving heavy expense and much loss of time writes: "Had I been dependent upon savings from my salary, I should have become a public charge. That indeed has been the case with other Denver teachers."

Similar difficulties are experienced altho not so frequently by teachers of higher rank and higher salaries. Thus a Cincinnati principal who has taught over thirty years and owns a small home says: "In our city the standard set for teachers is high and the salaries are among the best, but still not sufficient to meet the various extra demands on time and energy of the exceeding extra cost of living. I have been provident in all things but cannot hope to have sufficient funds say at age sixty-five, to quit and feel easy. The only wise thing that I can do is to die in the harness before such time." An Atlanta man teaching in the high school reports: "On account of extraordinary expenses, due to sickness in family, I find that I am constantly somewhat in debt. It is necessary, occasionally, to negotiate a loan at legal interest, which in the state of Georgia is 8 per cent." A woman teaching in the Denver high school says: "With the present high cost of living it is almost an impossibility for a teacher who has not a home and does not know how to live very carefully, doing much of her own sewing and some of her laundry, to save any money—scarcely possible to make ends meet. My parents are Germans and from them and also during my stay in Germany I learned how to use everything so I can save more than most people—besides I am always well and strong, which makes a great difference." "It is only by the closest economy and almost parsimonious living," writes a woman principal in the same city, "that teachers can exist

on present salaries. The present cost of living makes it impossible to save anything except in the form of life insurance premiums." And a married high-school teacher in Denver makes the following statement: "We have deprived ourselves of almost every pleasure involving expense in order to save up a little for a 'rainy day.' Had I spent the same energy and given up the best of my life to another occupation, I might have been independently rich, as my brother is. I love the work, but it is surely sacrificial labor, a constant and heavy drain upon one's life-blood."

One special difficulty in regard to saving is mentioned by many teachers. In most cases their salaries are paid in nine or ten installments during the months of active teaching. This makes it necessary for them to lay aside each year enough for current expenses during the vacation. They are therefore under the necessity of taking considerable sums of money out of their savings account every summer. The practice is not salutary if one desires to form the habit of steady permanent contributions to a fund of savings. From expressions of Cincinnati teachers on this point the following are selected: "Am kept busy all winter saving enough to live thru the summer." "A great trial to a teacher is her summers without pay. At the end of September, Cincinnati teachers receive fourteen days' pay, and must teach another month before receiving more. It is almost impossible to save enough during the winter to pay your necessary expenses during the summer and fall." "While our salaries have been increased within the last few years, the cost of living has also increased so greatly that it is impossible to save anything for future use. By living very economically in the winter it is barely possible to save enough to carry one thru the summer months." "There are twelve weeks every year when many who find their funds short seek employment in summer schools or playgrounds or elsewhere to make both ends meet. Others, rather than resort to this, make loans of money brokers and loan companies to carry them over to the first payment in September." "We find we can't go away many summers as we have to save enough to carry us over until October pay." "If teachers were paid in twelve monthly installments with the same salaries they would save and spend more systematically."

A New Haven woman principal writes: "Find it impossible to live on my salary. Am obliged to use my interest money to live on during vacation."

e) Certain specific cases of alleged underpayment.—While complaints regarding the inadequacy of salaries are found in all groups of teachers, the feeling of kindergartners on this subject is more than usually strong. From many such instances the following expressions from Cincinnati teachers may be chosen: "The kindergartner puts in the same number of hours as the grade teacher. It is true that the work has more variety in it, yet the grade teacher receives more salary. The kindergartner is not paid in proportion to the amount of work she does. Unless a girl has a home

or some income aside from her salary it would be almost impossible to live as a teacher is expected to live and dress according to her position in the business world." "The salary of the kindergartner is not sufficient in proportion to the work demanded of her. While she does not have the little children with her all day, she takes the primary children two afternoons a week, has charge of a mothers' club, and calls on the mothers one afternoon a week." "The remuneration is entirely too small. Many other things pay better, much better. Then teaching is always a nervous strain, never ceasing until the school closes at 3:15 P.M." "I intend to give up teaching because I have lost my health under the strain of work and because I cannot save enough money to take such training as will make it possible for me to advance." "Not enough in it for amount of time given and energy, both mental and physical, expended." A Denver kindergartner also writes: "Kindergarten salaries are very inadequate compared with grade work, and the work itself is underestimated. I spend on an average of 50 cents a week for incidentals for use with the children."

The minimum salaries paid grade teachers during their first years of service are also specifically criticized by many writers. On this point a Cincinnati grade teacher writes: "My salary for this year is $550, out of which I must pay $300 for board, room, and laundry. What is there left?" The maximum of $1,000 for grade teachers in the same city according to another writer is fair: "It will support one who has not too many dependents in comfort but there is little for luxuries." "The salary is raised each year in Denver," writes a woman teaching in the grades of that city, "but the beginning salary is inadequate." "Am having a harder time this year than last to make salary meet my needs since mother is this year dependent on it as well as myself."

The following statement by an Atlanta woman principal is fairly borne out so far as cost of living is concerned by the report of the British Board of Trade. "In this community," she writes, "living expenses are higher than the average thruout the United States, while the average salaries paid teachers are under those of the majority of cities of the size of Atlanta. Standards of living for teachers here are high." Another woman holding a similar position in the same city says: "Women principals receive smaller salaries than were paid men forty years ago, when women filled the subordinate positions only. Men are receiving 25 to 50 per cent more than in 1872."

f) Outside work necessary because of inadequacy of teachers' salaries.— That inadequate salaries force many teachers into outside work to the detriment of their efficiency is a frequent ground of complaint. The variety of such additional sources of income has been discussed in an earlier section of this report. While some of these outside occupations, especially those carried on out-of-doors in the summer, may be to the advantage of the teacher physically as well as financially, many other tasks are noted which are pot-boilers, pure and simple, some of them confining and exhaust-

ing in character. On this topic a Cincinnati grade woman teacher says: "As many women teachers are the support of the homes, the salary leaves little margin for paying for help in the home, dressmaking bills, and other similar demands. These conditions make it necessary for many teachers to overwork themselves to meet such demands." Another Cincinnati grade teacher who receives the maximum salary of $1,000 but who supports her aged mother in the country writes: "I have no social life; cannot afford it. Seldom go to a play or opera for the same reason. Have been forced to do light housekeeping to make both ends meet." A Denver woman teacher in the grades writes: "I live with my sister and family and get a reduction in board by assisting with housework and helping care for three children." Another woman holding a similar position in the same city says: "If it were not for my playground work I could not make ends meet, and that playground work keeps me some days until 7:30 and all of Saturday." A married woman writes: "I overwork, doing our housework, and dress much more plainly than my fellow-teachers, or I could save nothing." A woman assistant principal who on a salary of $1,000 contributes to the support of a mother and sister and endeavors to save between $150 and $200 a year as provision for her own old age, writes that in order to accomplish these things: "I find it necessary to do much of my own laundry, cleaning, pressing, mending, etc., which means night work or Sunday work." A New Haven woman teacher in the grades writes: "I find it absolutely necessary to go out as waitress or something of the sort for the summer." "I am compelled to do some extra work," writes an Atlanta woman teacher in the grades whose salary is $360 a year and who earns $100 more. "It is very hard to make out at that. I am able to earn a little additional money by dressmaking. When the school term is out I do office work for three months, working from 8 A.M. to 1 P.M., at the rate of $20 per month. I am not able to save anything out of my income." Another woman holding a similar position in the schools of the same city says: "I am compelled to spend my vacation period sewing to make summer expenses."

Outside work carried to an extreme is represented by the paper of a woman grade teacher in one of the cities studied who partially supports her mother. To her salary of $750 she added in 1911 the following items: $8 received for private lessons; $0.50 for proofreading; $30.75 for acting as cashier in a dry-goods store five hours each Saturday evening for forty-one evenings; $8 profits on a personally conducted excursion trip; $32.73 for services as waitress during the summer; $42, tips from guests; $6.45 for clerical work in a store; and one or two smaller items, making a total of $880. Her accounts further show fair but not excessive expenditures for clothing and recreation, but she states her savings as amounting to $50 "for summer use only. I feel absolutely obliged to do these extra things to earn money," she adds, as "every little bit helps."

Such statements should be taken in connection with others on the number of responsibilities imposed upon teachers and the exhausting

effects of teaching upon those who do no other work. "Teaching is a pleasure," writes a Cincinnati woman employed in the grades, "but a very great strain. There is not enough in it for the amount of time given and energy expended—both mental and physical." "Teaching is too exacting for the remuneration," writes another woman holding a similar position in the same city. "There is no profession in which the pay is so small compared to the expenditure of nervous energy. A conscientious teacher gives herself to her work. She teaches or prepares for her work all of her time in the schoolroom and much of the time she spends outside." That the responsibilities of the teacher are increasing is maintained in the following statement: "During lessons given in all special work, such as domestic science, manual training, art work, gymnasium work, music, penmanship, etc., and for the results, the regular teacher is held responsible. In the first two subjects the regular teacher is generally held responsible for conduct. In art and gymnastic work the regular teacher gives one-half the work but must be in attendance during the other half. In writing the regular teacher gives three out of four lessons. For the added responsibility of special subjects has there been an added amount of salary?" "My responsibilities are increasing," writes a Denver woman grade teacher, who is receiving the maximum salary, "as are my expenses, while the demands and requirements of teaching are also being augmented. Naturally I am anxious to see the compensation increased and believe the cause a just one. Yet I feel that there are a great many teachers who need an increase even more than I do—and that is saying much." A young Cincinnati woman high-school instructor is in doubt as to making teaching her life-work, but intends to do so "if the program is not made too heavy and the increase in responsibility and hours of work does not become excessive."

g) *Salaries inadequate to attract or retain efficient men and women.*—On the basis of the opinions already quoted a number of teachers hold that the salaries at present paid teachers are inadequate to attract or retain efficient men and women in the profession. "Love for the work only keeps teachers in it," writes a Cincinnati woman teacher in the grades. "Teaching in this country cannot be established on a professional basis," says a Cincinnati man principal, "unless the salaries paid will attract more men to engage in the science of teaching. Very few male graduates of our university enter teaching, because they have more promising prospects in business. Standards of discipline, character, and culture are being made effeminate and the few male teachers who are left find the task of maintaining high ideals made ineffectual by circumstances over which they have no control." From men teaching in the high schools of the same city the following expressions are taken: "I intend to give up teaching because I can never hope to retire on my savings or pension. Will try to go into business." "I would gladly give up teaching for something more remunerative, or if the obligations which I must meet did not prevent my diminishing my

income while making another start. My income is barely equal to meeting the current expenses of my household even with the strictest economy. It leaves me no room for recreation or amusement. Nothing to put into a library. My wife must do the housework, tho it is not to her taste or training. Tho our tastes are very moderate, my salary does not allow me to live according to my standard of living." "The salaries of teachers must be increased if competent men are to be drawn into the service or good men retained. The women in the profession today are superior to the men, because the men cannot live on the starvation wage paid. Either we must have private funds of our own, or live below the standard of our friends and associates in other professions. Our work is not recognized at its true value. I used to be extremely enthusiastic but feel that we are expected to teach too many hours, too many pupils, and too many lessons. Working for six consecutive hours each day, we cannot give ourselves the culture and refinement we stand for professionally."

A Denver woman grade teacher writes: "From a financial standpoint the profession does not offer a very attractive appearance. This lack of money to meet demands of the standard of living must be met in some way. If not in adequate salaries, well earned, bad results are sure to follow." Another Denver woman holding a similar position says: "It has never seemed to me that good teachers receive an adequate salary, yet I am sure that some teachers receive more than they earn" which corresponds pretty closely to a Cincinnati teacher's remark that "no salary is too high for the teacher who inspires, but a great deal of money is paid out in the teaching profession to people who do not earn it." A Denver man teaching in the high school who declares his intention of entering another profession next year writes: "Teaching is a pleasure but the future does not afford sufficient opportunity for advancement. Salaries are too low and I feel that I can do much better in business even without the special training I have secured for the teaching career." An Atlanta woman teaching in the grades writes: "The low salary paid me has forced me to turn my most earnest thought to subjects foreign to my work with the view of ultimately leaving the profession of teaching, for which I was trained. Instead of concentrating all effort and power on matters pertaining to my schoolroom, I exert myself in ways and means of obtaining money. This degrades my character and lowers my efficiency as a teacher. I can scarcely be blamed for not wanting to end my days in the poorhouse."

The following statement made by a teacher holding a responsible position and earning over $2,500 a year in one of the cities investigated is prefaced by a detailed account of the increase of the amount of work under his direction. "My salary is 40 per cent larger than it was ten years ago. As my expenses for getting around to inspect the work of my assistants are greater now, and as prices have risen 40 per cent, I am really receiving less for more than twice the work I did ten years ago. . . . . Only my love

for the work and the consciousness of doing a good work have kept me in my place. But I am sorry to say that I have about made up my mind that I will have to leave it for something that will give an opportunity to educate the children. I should have liked to send my children to college but cannot afford it."

V. SPECIAL EXPENSES AND ECONOMIES OF TEACHERS

Many expenses referred to by teachers are the same as appear in all normal budgets and need not be mentioned here. Others are peculiar to the profession or are emphasized in such a way as to indicate their greater relative importance to teachers. Thus expenditures for the care of health must be met by everyone, but they are mentioned so frequently by those who replied to the questionnaires and in such direct connection with the nervous strain of the work that belief on the part of many teachers that they are more than ordinarily burdened in this way is fairly implied. Oculists' bills are also mentioned in the same way. The heavy additional costs entailed upon teachers who are living away from home are noted. On this point a Cincinnati woman grade teacher says: "By being very economical, was able to save something earlier in my teaching career, as I always boarded at home and taught at home for many years—that is, in my home town. The demands upon me are now greater than a few years ago. I am not extravagant in any way but it seems impossible to get anything laid by this year." Moving is a specially heavy item for the married teacher. A Denver principal writes on this point: "Teachers often change positions and it takes the savings of a year to move from one city to another." Expenditures for lectures, symphony concerts, and theater are regarded as desirable educationally, but too often beyond the means of teachers. "Teachers who are far-sighted must deprive themselves of much they should enjoy in the line of music and theaters in order to cut down living expenses and put by something for a rainy day," writes a Cincinnati woman high-school teacher. The matter of vacation and travel expenditures has been sufficiently dealt with earlier. Expenditures for church and charitable purposes are also felt to be more than usually pressing upon teachers. Material aid extended to needy children is occasionally mentioned. Social demands of the neighborhood are noted by a Cincinnati principal who writes: "A teacher spends many a quarter for tickets which he cannot use, but buys simply because one of his pupils is selling tickets and the teacher is expected to do something for everything which occurs in the neighborhood of his school." Some expenditures are also incurred for "beautifying the schoolroom," and these are said to be increasing every year. Expenditures for charitable, social, and æsthetic purposes are particularly heavy in schools which are used as social centers. Telephone bills are also referred to as costing the teacher considerable sums in the aggregate.

The economies practiced by teachers are commented on very frequently. Unmarried teachers living with parents at no great distance from the schoolhouse note that they are able to save street-car fare and the cost of lunches. Women teachers economize in money at what must be a considerable cost in strength by doing a great part of their own housework, dressmaking, and millinery work, and even their own washing and ironing. A Cincinnati grade teacher writes: "I am credited with having accomplished a good deal, considering my responsibilities, health, etc., since I have partially paid for a house. I wish to say that had I not the ability to make everything I wear, and to make and alter many things needed in the house, I should not have been able to save a cent." Another woman holding a similar position in the same city says: "I have spent almost nothing for entertainment or travel, having been fortunate enough to get both thru several generous friends. But without these recreations I should have lost my health completely and should have had too little knowledge of the world to be a broad teacher. I have practiced economies that I hesitate to tell of; they seem so small and penurious, and yet it is only because of these things that I have saved anything. The practice of such economies and the thought necessary to make the most of a little certainly is very narrowing in its general effect on the teacher. I know of no man who would practice such economies for a week, as is the necessary practice of those of us who must live on our salaries and who have anyone dependent on them." "Most of us," says a married woman teacher in the Denver grades, "have others dependent on us. I have no margin at all to improve my work on, for recreation or enjoyment. I have to eke out my salary by ironing, cleaning, mending for the three of us." An unmarried woman holding a similar position in the same city writes: "I do most of my own sewing and trimming of my hats and this takes from the time I should have for rest and recreation, but I feel that it is necessary in order to save anything from my salary." A woman teacher in the grades of the New Haven schools says: "I do my own millinery, dressmaking, much of my own laundry, all mending, besides on the average of two hours' housework per school day and six hours or more on other days, including vacation."

VI. PERSONS DEPENDENT UPON TEACHERS FOR SUPPORT

Statistics presented earlier in the report exhibit the number of persons dependent for support upon teachers both married and single. That many unmarried teachers have considerable burdens of this sort to carry was thus shown. The cost-of-living problem is one thing for the single teacher who lives at home and perhaps even receives some aid from her parents, but it is quite another thing for the married teacher with wife and children and for the single teacher upon whom has devolved the support of aged parents or other relatives. From numerous statements bearing directly on this point the following are quoted. A Cincinnati grade teacher who partly

supports and cares for a father who has reached an advanced old age says: "No leisure for recreation for those teachers who have others to care for. Sewing, mending, etc." Another who is the entire support of an aged mother and of a brother who has been an invalid for twenty years writes: "My nerves and heart have given me much trouble following a recent series of accidents, and I would like to give up teaching, but owing to my mother and brother being dependent upon me, the only bread-winner in the family, I feel I must not give up. Were I alone, I think I could exist on the pension now allowed in this city, but it would afford no luxuries." Other women teachers holding similar positions in the same city express themselves as follows: "I have had (during my past thirty-one years of teaching) to educate and support two brothers and a sister, respectively fourteen, nineteen, and sixteen years younger than myself; to aid my father and mother, and to assist in paying off family debts, accumulated (thru no fault of my parents) before I began to teach in 1880. In consideration of this, I have had to borrow, every vacation, from loan associations. These are some of the reasons why I cannot give any value on household furniture, as there is on said furniture at the present time a mortgage of $110. Owing to the gratitude of my two brothers who are now in positions to assist me, I was able only last May, 1911, to take out an insurance policy of $1,000 on which I have paid fifty dollars." "It seems to me teachers have more persons dependent upon them for support than most people. It took all I earned for fifteen years to raise four orphans. I am now saving a little." "Several teachers with whose finances I am familiar, altho some are better situated at present, have had a similar record and have been the main support of their families. These women are economical but penniless today. They will depend entirely on their pensions, as they have completed their thirty years' teaching." "It is very hard to save anything on a $650 salary if one must assist others. In my limited experience I have met very few who haven't someone dependent on them." "Mother died about twelve years ago, leaving me to be the only support for three people, one of them, grandpa, an invalid. He died two years later. We managed just to live and keep out of debt. It has been very hard until this last year, but if food prices and rents go any higher, it will be the same old story. We have not been able to save any extra until this year."

"Personally I have too many home duties (whereby I eke out my salary so as to support two people) to be able to do my best work in school," writes a Denver woman teacher in the grades. A man teaching in the high school of the same city says: "The salaries seem to allow little leeway for sickness or other misfortune of any nature. Nearly every teacher has someone dependent on him, and while I like the work, I find it hard to save anything and also find the work quite exhausting in some ways."

"If I could keep my head above water," writes an Atlanta woman teacher in the grades, "I would be happy in my work for a long time to come, for I love to do for others, but as you see, I cannot. Am never able to attend an institute. I have a brother who is a scholar, the finest, I am told, who has ever been to the university. He became ill, could not help himself the next term; is home, greatly crushed that he could not complete his course this year. I, his sister, who would deny myself anything for his sake, was unable to help him. Teachers ought to be able to do better than this." A married woman teaching in the grades of the same city, and who with the aid of outside work and a small income from property is sending one child to college and another to high school, says: "I spend no more for insurance than I ought, but to keep up the premiums and educate my children I am forced to live too closely. Had I no one but myself I could live well enough, and save a small amount, but at my present income I am reducing my savings by three hundred to four hundred annually. College bills and high-school bills—stretching and growing children—cost some."

The argument of a Cincinnati high-school teacher for equal pay based on the number of dependents upon men and women respectively is presented in full as follows: "In this city the men receive more salary than the women. In this school the men receive $500 more than the women. Twenty-five per cent of the men have no one dependent on them. Thirty per cent of the women have no one dependent on them. One man supports a family of three besides himself. This is the largest number. Three men support a family of two besides themselves. Two women support a family of two besides themselves. Three men support a family of one besides themselves. Three women support a family of one besides themselves. Four women contribute to the support of others. In every case the men's responsibilities consist of a wife and family resulting from voluntary choice on their part. The women's responsibilities consist of mother and sisters. All the women, moreover, have a number of home duties in the way of housework and sewing which take time and energy from studies and professional activities. The additional $500 a year that the men receive would if also paid the women enable them to pay to have such things done. To sum it all up: the women have the same amount of school duties as the men, they have about the same amount of family responsibilities, very much less time for intellectual pursuits, and less pay. Raising the salaries of the women to equal the salaries of the men would do the men no injustice, and would only be doing justice to the women."

"Will soon have entire care of father and mother," writes a New Haven primary principal, "but being a woman must find some way to care for three persons on $790 a year, whereas a man would be allowed more on the strength of caring for a family."

VII. EFFECT OF TEACHING ON HEALTH

That the effect of teaching on health is bad is maintained by a very large number of writers. Complaints on this score come from younger as well as older teachers. To illustrate this point the writer's age will be given immediately preceding each statement. From Cincinnati women teachers in the grades the following quotations may be cited:

Age 23: "Should no other line of work turn up then only teaching remains for me. The strain is so great and the salary allows no sum for recuperation. There is no line of work which so drains vitality. No line of work comparatively so poorly paid. Nothing but love for the work keeps any of us in it." Age 26: "I intend to give up teaching because I have lost my health under the strain of work and because I cannot save enough money to take such training as will make it possible for me to advance." Age 26: "In case of sickness there is no provision made. A teacher not only loses a large percentage of her salary but has a doctor bill to pay besides. I was out for a month last year with diphtheria contracted in school and had a hospital bill to pay when I didn't receive enough salary to pay that month's board alone." Age 32: "If I could get something else that would pay better, I would give up teaching in spite of the fact that I love the work, but after teaching ten years most of us are unfit for anything else. We give the best years of our lives to the work and how few live to enjoy the pension!" Age 34: "My own vigorous health makes it easy for me to manage with my present salary, but as few women have the strength to stand the strain without doctors' bills or large expenses for recreation, I should say that the salaries generally paid are too small to live upon and make proper provision for the future." Age 34: "The poor discipline in some of the schools leads to a nervous breakdown; the poor ventilation and the cold buildings are liable to bring on all sorts of diseases." Age 36: "My salary does not enable me to travel, study, or live as I feel that a teacher should. My present income barely makes ends meet and I live in constant fear of a breakdown in health." Age 36: "The work is interesting and seems much more 'worth while' than other lines of livelihood open to women, but the demand on one's nervous energy is excessive. It seems to take unlimited study and thought to plan the day's work." Age 43: "Teachers—as a class—feel that they are poorly paid. They must have a long and expensive training. They must live as gentle folks, spend something for culture, for a vacation to recuperate their exhausted strength which they spend freely for others. Owing to the smallness of their salaries they cannot even conserve their energies for their work, but must spend them on a thousand tasks which they cannot afford to have done for them." Age 50: "Doctors' bills are frequent. Summer vacations are a necessity and failure to take them increases the size of the doctors' bills. Teachers too often go away, not for pleasure, but as taking the 'ounce of prevention.'" Age 56: "Teachers are too exhausted to take courses of study after school. They are tired mentally and physically."

A woman high-school teacher in Cincinnati, aged thirty-seven, says: "Compensation would be sufficient if teaching were not 'flesh and blood' business. Worry over future intensifies nervous condition of teachers." Another holding a similar position, aged thirty-eight, writes: "Am at present suffering from a nervous attack. Have just secured a small place where I intend to experiment with light gardening and poultry. When I say that I shall give up my present work as soon as possible, it is not due to dissatisfaction with the profession but to the inadequate compensation as compared with the great nervous strain and the high standard of life."

A man assistant principal, aged twenty-seven, says: "Teaching is irritating and nerve-racking. A teacher is liable to become a grouch." "The hours are too long in our high-school work," writes a man teacher, aged thirty-one. "We exhaust ourselves and are too worn out at the end of the day's work to be fit for anything. We cannot advance ourselves, cannot grow." "Would quit now," says a man principal, aged fifty-two, "and go on a farm if I could, as the work has become so confining that my health is being undermined."

A Denver woman teacher in the grades, aged thirty-four, says: "Vacation trip in 1911 costing $200 was taken largely as a matter of health and to be in condition for 1912 work." "Owing to nervousness," writes another woman, aged thirty-seven, holding a similar position in the same city, "it is necessary that I get out of this altitude during the summer season and this always takes the money I try to save. Have to spend the money, however, to keep in a fit condition for work." Another woman grade teacher in Denver, fifty-two years of age, speaks of "the constant drain upon nervous force as the teacher feels it go right from her in the work of giving instruction." "As you can see from the above figures," writes a woman high-school teacher of Denver, aged forty-four years, "I had to receive aid from relations to carry me thru the year. The trouble which compelled me to undergo an operation was greatly aggravated by the necessity of being constantly on my feet as well as by the severe nervous strain involved in teaching."

A woman grade teacher in Atlanta, only twenty years old, writes: "I am so worn out from teaching sixty pupils that most of my money goes for medicine and trips for my health."

"The salary paid me," says a man forty-five years of age teaching in the New Haven schools, "has not kept pace with the increase in the expenses from year to year that I find necessary in my position. I was in business for a time before going into school work, and consider the pay of the teacher too small for the amount of nerve force that is required. But this does not mean that I wish to get out of the work."

That a climate considered beneficial for certain kinds of diseases may lead to a glut of the labor supply in the field of teaching is indicated by the following comment of a woman grade teacher in Denver: "A peculiar factor of the situation in Colorado," she writes, "is that the many health-seekers who come here are eager for positions at less than living wages; and members of the Board of Education have stated that they would have no difficulty in filling any number of vacancies at $50 a month."

As the foregoing statements of teachers with regard to the bad effect of the work on their health would indicate, the number of such complaints coming from women is larger proportionally than from men. So far as one may judge from such data, the seriousness of the evil effects of teaching upon health is also greater in the case of women.

VIII. CRITICISMS AND SUGGESTIONS FOR REFORM

The following suggestions for reform are made by women grade teachers in Cincinnati: "In order to best preserve health and mental clearness, a leave of absence once in five or six years should be made easy and desirable. While advocated, this is not made possible in many cities. Give professional credit for travel as well as for courses of study, etc." "Large cities should not discourage teachers living in suburban towns, as many do at present. Better health results from suburban life—also cheaper living. Do not force teachers into pension funds. Many remain with schools past the years of good service, in order to be eligible for pension." "In our city the maximum salary for men in the lower schools is $2,400. That of women is $1,000. The question arises, Is men's work $2\frac{2}{5}$ times as efficient as women's?" "If our salaries were increased, the excessive strain of the regular work would be greatly relieved by the lessened worry over our physical well-being (giving us the privilege of adequate domestic service, better home surroundings). Three-fourths of the nervous breakdowns among our colleagues are due to worry over making both ends meet. If they could take a leave of absence, when most needed, and feel that they could really afford to do so, they would mend more rapidly and hopefully. The practice of the sabbatical year among elementary teachers cannot be too strongly favored both for the teachers' and the city's welfare." "Think compensation of male and female teachers should be equal, that teachers in lower grades should receive same compensation as high-school and upper grades, minimum and maximum salary should be the same in all cases. See no justice in turning over to a pension fund the difference between a substitute's salary and what the teacher is allowed; salary should go to one or the other, or the difference to the teacher. A teacher living at the pace she does, when teaching all day and at night too, cannot give her best to either class, and she should not be allowed to do so. If salary is such as to make this necessary, there should be some way to remedy same." "Think there should be more uniformity in salaries, especially where the women do exactly the same work as the men. In many cases the men do less work and get a far larger salary than the women." "There should be equal pay for equal work. A merit system that pays for quality of work, not time measure." "I think the intermediate teachers should have an increase in salary on account of extra time taken for marking papers, preparation of lessons, and on account of the larger children being harder to discipline." "In the matter of salaries, in my opinion it is more important that the minimum be raised and the annual increase be raised than that a higher maximum of salary be set. Teachers should be awake and on the alert to detect devices for defeating real increase of salaries. For example, the maximum salary of women teachers in the high schools of a certain city was raised from $1,200 to $1,800. Evidently a great gain, but the position of instructor was at once formed with a maximum salary of $1,300.

The result is that those high schools are now being taught by 'instructors' at $1,300. Only a few women (those then in the schools at the time of the adoption of the new scale of salaries) receive $1,800 and have the title of 'teacher.' They of course are year by year dropping out and soon there will be no one with a salary above $1,300. Teachers should work not only for an increase in the scale of salaries but for some sort of civil-service regulation which would insure the promotion of teachers for efficiency only, not for the possession of 'influence,' political or social, in the community. They should insist that this 'civil service' be such in reality and not in name only in the high-sounding reports of the superintendents. Above all else the pay of men and women for the same work should be equal."

A man teacher in the Cincinnati grades writes: "The city of Cincinnati has recently passed an ordinance allowing firemen the privilege of riding to and from their homes free of charge. I do not see why this privilege is not extended to teachers as well."

Women teachers in the Cincinnati high schools make the following suggestions: "The salaries in Cincinnati are fair salaries, but it would be more just to give the same compensation to men and women holding identical positions or at least to make the increase yearly the same for both." "A day's absence for illness means entire loss of salary for that day, as my salary is only this year for the first time equal to that of a substitute. In three years I shall reach my maximum which is $1,300, while all those appointed to high school the year before I was appointed will have their salaries increased $100 per year until they reach their maximum, that is $2,300 for men and $1,800 for women." High-school men teachers in Cincinnati write as follows: "Salaries have not kept pace with the demands upon the teacher's time, but are based solely upon school-keeping hours. They ought to be adjusted upon the time required both in and out of the schoolroom. For instance, to reach night school and return requires as much time as the actual teaching, but no compensation is derived from the two hours which are a waste of energy on the part of the teacher." "The pension of $450 is too small and it ceases after my death. If my wife survives me she will not get any pension. In Germany the teacher's widow gets one-half of her husband's pension. The latter amounts to from 75 to 90 per cent of his last salary. Our firemen and policemen get 50 per cent of their salary when they retire." "In Germany, if a teacher retires after fifty years of service he receives as a pension the full amount of his last year's salary; if after twenty-five years of service, one-half of his salary."

From principals and assistant principals in Cincinnati the following statements are quoted: "By leaving the school immediately at the end of the school day some teachers are able to take more external courses than those who give up their time to the boys and their games. Compensation or credit should be given for the latter kind of work." "The salary of principals of large schools in cities of the first grade such as Cincinnati

should be not less than $3,000, required for education of his children, better standards of living, traveling, etc. A principal should be able to be a man among the best men in his community." "In my opinion traveling during the vacation is of the greatest importance for a teacher, more important and more instructive than studying books or any summer school, but his salary does not allow him to get acquainted with his own country. The railroad companies should be asked to allow the teacher at least cheaper rates." "I think married teachers should receive a salary of at least $2,000 per year."

"Many teachers receive good salaries," observes a man principal in the Hamilton schools, "while a great many receive poor salaries. Teachers themselves are largely to blame for the latter condition. Jealousy, competition, undermining envy, trickery, etc., are at times resorted to by some teachers, and the result is poor salaries for many."

"A hundred a month, twelve months in the year, would do away with the necessity of a pension," thinks a woman teacher in the Denver grades.

"In my opinion," writes a Denver woman high-school teacher," it is a gross injustice when a teacher of exceptional preparation and successful experience enters a new school system and has to begin at a very low salary, working alongside of poorly prepared, incompetent teachers who receive a much higher salary merely because they have been in that school for a good many years." A man high-school teacher in the same city says: "The preponderance of women in the teaching profession is making it increasingly difficult to establish a salary schedule that is at all attractive to live, ambitious men. In another quarter of a century the schoolmaster bids fair to be extinct in primary and secondary schools."

An Atlanta woman high-school teacher writes: "My work has been given the unqualified indorsement of the Board of Education and the public and yet in our school system inexperienced men are given less advanced work than mine on a salary which exceeds mine by $263."

The only sweeping proposal of social reform involving the action of others besides teachers is embodied in the reply of a Denver man principal. "A teacher's worth," he says, "is not to be stated in dollars. We should unite with all honest workers to increase production, reduce the cost of distribution, simplify business organization, spend time, energies, and salaries more wisely, eliminate all gambling and brigandage such as ground rent, interest, profit, graft, etc., and we might all live comfortably and be happy."

PART III

SALARY SCHEDULES, TENURE, AND PENSIONS

I. TEACHERS' SALARY SCHEDULES AND APPOINTMENT AND TENURE OF TEACHERS IN CITY SCHOOL SYSTEMS OF THE UNITED STATES[1]

The minimum and maximum salaries paid teachers and the steps by which teachers proceed from the minimum to the maximum salary, as usually prescribed by the rules and regulations of school boards, constitute a teachers' salary schedule, as the term is generally understood. In this study the effort has been to present as far as possible the schedules for all cities of 8,000 population and over. But it has been found impracticable to include all cities for two reasons: first, not all cities reported schedules to this bureau, and secondly, some returns received were manifestly so incomplete as to preclude their publication as schedules. Many cities, in fact, reported that their teachers are paid according to no fixed rule. In such cases both length of service and efficiency are usually considered in the promotion of teachers and each teacher is dealt with individually.

For purposes of comparison the cities whose schedules are discussed in this study are divided into three groups. Group I comprises 37 cities of 100,000 population and over in 1910; Group II, 98 cities of 25,000 to 100,000 population; Group III, 198 cities and towns of 8,000 to 25,000 population.

It has not been thought advisable to attempt to present here all phases of the salary question. The purpose has been merely to give schedules as reported to this bureau on a blank sent out to superintendents of city schools, and the form of presentation in this chapter is identical with that of the blank sent out. Average salaries of teachers in the several departments of city-school work, a phase which might be treated in an exhaustive investigation of teachers' salaries, will be considered in a future study. While minimum salaries are given in the tables which follow, no attempt is made to show what qualifications are necessary to employment at such minimum nor what previous experience or qualifications must be shown in order to secure initial employment at above the minimum salary. Such attempt would lead far afield into the matter of the qualifications and certification of teachers. It is sufficient for the purposes of this study to give the minimum and the maximum salaries for each class of teacher, the yearly increase in salary, and the number of years required to reach the maximum. Such a presentation will serve to show not only the range of amounts paid for each position but also in large measure the method of progress up to the maximum. In an ideal presentation of schedules, the method of progress to the maximum, including conditions under which increases are granted, should be shown, but in this study it has been impossible to do so for cities

of all sizes. In the larger cities of Group I, however, where the rules and regulations were available for supplementing the data given on the blank returned, the schedules have been worked out more completely.

THE INCOMPLETENESS OF SCHEDULES

From a perusal of the tables which follow, it will be seen that in most cities of the country, and especially in the larger cities, some fixed rule of payment of teachers obtains and that such rule usually takes the form of a schedule, as the term is used here. But in comparatively few cities are schedules worked out in detail for all positions. Salaries for teachers of special subjects, for example, are more often fixed by special vote of the board of education, as the case may require. In many cities the fixed schedule applies only to elementary teachers, even secondary instructors being paid by no fixed minimum and maximum or rule of increase. Secondary instructors are paid on the basis of subject taught in some cities. Principals of secondary schools are paid by schedule in few cities. This is as might be expected, since it is only in the larger cities that more than one high school is found. Principals of elementary schools are paid in some cases on the basis of the number of rooms in the building, or number of teachers supervised, and in other cases on the basis of both number of rooms or teachers and length of service. In some cities principals receive the regular teacher's salary plus a certain bonus which is usually based on the number of rooms in the building. Enrollment the previous year is made the basis of principals' salaries in a few cities.

A number of the returns received by this bureau gave only the minimum and maximum salaries and reported nothing in the columns headed "Yearly Increase in Salary" and "Years Required to Reach Maximum." In some cases the statement was made that no fixed rule of increase is in force, in others these columns were left blank without explanation. In either case it has been thought best to include in the tables the data reported, even tho incomplete. A table containing only minimum and maximum salaries will show much that is essential in a city's system of paying its teachers, for the range of amounts paid for each position affords some basis for comparison.

CREDIT FOR OUTSIDE EXPERIENCE

While no effort has been made to show in the schedules what credit is allowed for outside experience in teaching, it is well to state in general that credit is usually allowed teachers of approved experience in other school systems and a salary above the minimum is paid for the first year of service of such teachers. Practice varies in this regard. Some cities count experience obtained elsewhere up to a certain fixed amount as equivalent to service of the same duration in their own schools, while other cities allow less credit, usually one-half. The maximum salary is paid for the first year of service only in rare cases.

In St. Louis, Mo., full credit is allowed, provided that the salary of the third year of the schedule shall be the highest initial salary paid. The St. Louis rule follows:

> Credit for the service rendered elsewhere in regular schoolroom work may be given, provided that the experience for which credit is given immediately precedes the time of application, and provided also that, as a rule, such credit for experience obtained elsewhere shall not advance a teacher beyond the salary of the third year of the salary schedule.

Jersey City, N.J., allows credit for only one-half the time taught elsewhere. That city's rule pertaining to credit for outside experience follows:

> When any person is appointed assistant teacher in any primary or grammar schoo of this city who has had experience as a teacher, either in this city or elsewhere, and who claims allowance in salary on account of such experience, such person shall present to the Committee on Teachers and Salaries satisfactory evidence of such experience. The Committee on Teachers and Salaries may allow credit for such experience if it has been successful, and may authorize the payment of such salary to the claimant as may be required by the schedules of salaries in force in the schools of this city, on the basis of the experience allowed by the Committee; *provided*, that no credit shall be given in any case for more than one-half of the experience to which certification is made, and that in no case shall this allowance be more than five years; *provided*, also, that no credit shall be given for experience unless such experience shall have been obtained in graded schools of a character similar to the public schools of this city.

In some cities the superintendent or the appropriate committee of the school board is given wide discretion and each teacher claiming credit for experience is allowed credit as the case seems to merit. Indianapolis, Ind., is an example. There the superintendent, with the approval of the Board of Education, fixes for their first year in service the salaries of teachers coming from outside the city. In some other cities (e.g., Denver, Colo.) approved experience of prescribed amount is accepted in lieu of professional study at a normal school in fixing the initial salary of the teacher.

THE MEASUREMENT OF TEACHING EFFICIENCY

If it were the purpose here to suggest an ideal salary schedule or plan of payment of teachers, such a schedule or plan would be found difficult to formulate. The law of supply and demand which applies to personal service as well as to commodities of commerce, the standards of efficiency of teachers, the humanitarian aspects of employment, and the conditions and methods of fiscal administration, all of which are elements entering into the question of salaries, vary more or less with local conditions. What would be an ideal system of teacher-paying in Newark might fall short of the ideal for Minneapolis or Los Angeles, and vice versa. But there are some general elements which may enter into any system. The more important of these are length of service and individual efficiency. As Dr. W. C. Ruediger says in his monograph, *Agencies for the Improvement of Teachers in Service*, the primary basis for the promotion of teachers has usually been length of

service, but there is evidence that more emphasis is coming to be laid on efficiency. This does not mean that length of service is to be entirely supplanted as a consideration in fixing teachers' salaries, but rather that there is a growing conviction that it does not constitute a sufficiently accurate measure of efficiency, for ultimately it is such a measure that is sought, whatever may be the angle from which the question is approached. Length of service itself has maintained its pre-eminence as a basis of increase in salary largely because the assumption has been that efficiency increases with experience. That this assumption is true in most cases no one would deny, but that any two teachers selected at random will advance equally in point of efficiency thru a given number of years no one would assert. Here is the crux of the matter. Experience will advance the efficiency of a teacher, but it will not advance the efficiency of a city's entire corps of teachers equally. Select at random ten young teachers, set them to teaching for a period of five years, and formulate and apply to their work a scientific and equitable scheme of rating their teaching ability on the basis of 100 points. Supposing all to be capable teachers, we should find that they would all advance in efficiency, but that there would be a wide variance in their ratings at the end of the period. In all probability this variance would reach fifteen or twenty points, for the mediocre and the exceptionally capable teacher would both very likely be present in the ten selected. From this it is clear that inequities will result from hard-and-fast schedules in which increases are automatic with each year of service. To meet this difficulty there are usually in the rules of school boards some check on the promotion of inefficient teachers and some provision under which the exceptionally capable may receive their due, and this tendency toward the greater recognition of individual differences in the adjustment of salaries is growing.

In recent years increased attention has been given the matter of the more exact measurement of teaching efficiency and some attempts have been made to work out a scheme by which individual efficiency may be properly rated. The following outline of a tentative scheme for the measurement of teaching efficiency presented by Professor Edward C. Elliott, of the University of Wisconsin, to the Second Annual State Convention of City Superintendents of Wisconsin, held in October, 1910, is one of the most recent of such attempts.

TENTATIVE SCHEME OF MEASUREMENT OF TEACHING EFFICIENCY

NOTE.—Criticisms and suggestions of the scheme will be appreciated, and should be sent to Edward C. Elliott, University of Wisconsin, Madison.

City..... School..... Room.....
Teacher..... Grade..... Subject.....
No. of pupils..... { Boys..... Date.....
{ Girls.....
Special conditions.....

GENERAL INSTRUCTIONS

Deduct from possible 4: very slight ½; slight 1; marked 2; very marked 2½; extreme 3½. (Possible 8 or 12, in same proportion.)

Deduct from possible 2: very slight ¼; slight ½; marked 1; very marked 1½; extreme 1¾.

Minimum standard for approval: according to the exigencies of the school system.

Teaching Efficiency—100 Points	Suggested Values	Deficiencies	Determined Values
I. Physical Efficiency—12 points	(12)		
1. Impressions—general	2		
2. Health—general	2		
3. Voice	2		
4. Habits—personal	2		
5. Energy	2		
6. Endurance	2		
II. Moral—Native Efficiency—14 points	(14)		
1. Self-control	2		
2. Optimism—enthusiasm	2		
3. Sympathy—tact	2		
4. Industry—earnestness	2		
5. Adaptability	2		
6. Sense of humor	2		
7. Judicial mindedness	2		
III. Administrative Efficiency—10 points	(10)		
1. Initiative	2		
2. Promptness and accuracy	2		
3. Executive capacity	2		
4. Economy (time, property)	2		
5. Co-operation (associates and superiors)	2		
IV. Dynamic Efficiency—24 points	(24)		
1. Preparation	4		
Including:			
a) Intellectual capacity.			
b) Academic education.			
c) Professional training.			
2. Professional attitudes and interest	2		
3. Human nature attitudes and interest (appreciation of values—intellectual, social, and moral, in child life)	2		
4. Instructional skill	12		
Including:			
a) Attention and interest of pupils.			
b) Formality vs. vitality of instruction.			
c) Motor vs. verbal methods.			
d) Application of the technique of teaching; organization and presentation of subject-matter; the recitation as *artistic* product.			
e) Application of the technique of living; participation and contribution of pupils; the recitation as a *democratic* activity.			
f) The tools and machinery of instruction; effective adaptation.			
g) Assignment of work.			
5. Governmental and directive skill (discipline)	4		
V. Projected Efficiency—6 points	(6)		
1. Continuing preparation	2		
a) Daily.			
b) Weekly.			
c) Annual.			
2. The school program	2		
3. Increase of professional equipment (professional reading and study; travel)	2		
VI. Achieved Efficiency—24 points	(24)		
1. Achievement.			
a) Illustrative results	8		
b) Examinations; success and attainment of pupils	12		
2. Stimulation of individuals and community	4		
VII. Social Efficiency—10 points	(10)		
1. Intra-mural interests	2		
2. Extra-mural interests			
a) Cultural and ethical	2		
b) Civic	2		
c) School patrons	4		

Other schemes will suggest themselves to the thoughtful student, but Professor Elliot's serves to show the many phases of efficiency and the possible bases on which it may be rated. In some cities efforts similar to those of Professor Elliott have been made to find a proper basis for rating a teacher's efficiency. Indiana and Maryland have enacted laws directing that the efficiency of teachers be rated.

PROMOTIONAL EXAMINATIONS

Closely related to the question of salary schedule is that of promotional examinations. The plan of such examinations involves the meeting of prescribed requirements in academic or professional studies or in both, at stated times as the teacher progresses up through the schedule. Provision for such requirements represents another form of effort at securing a proper basis for rating teaching efficiency, but, as in the case of other plans, there is difference of opinion as to its efficiency. Those who favor the plan maintain that it stimulates study and thus increases efficiency at least on the side of theory, while some other educators contend that it encourages study on the outside at the expense of work within the schoolroom. However this may be, the plan is now in operation in several important cities of the country. The plans as in force in some of these cities are briefly outlined here. No account is taken of the subject-matter of the examination, only such phases as affect the operation of the salary schedules being noted.

In Boston, Mass., the rule is that all teachers must pass prescribed examinations before the second and sixth increases in salary are granted. In case of two successive failures in the first examination, the teacher is dropped from the service, in case of failure in the second examination, the teacher remains at the salary of the sixth year of the schedule. The full provisions of the Boston rule follow:

SEC. 346. 1. Two promotional examinations shall be held each year, one in December and one in May, for the purpose of determining the efficiency of the teachers in the service. These examinations shall consist of three parts: (1) success in the school during the preceding year; (2) professional study; and (3) academic study in some one line. Satisfactory completion of a course or courses authorized by, and conducted under the direction of, the board of superintendents may be accepted as a part of the examination relating to professional study. For the requirements with regard to academic study may be substituted such course or courses counting for a degree in a college as the board of superintendents may, from time to time, approve, or the satisfactory completion of a course or courses authorized by, and conducted under the direction of, said board.

2. All teachers, except principals and members of the supervising staff, whose compensation is on a sliding scale with a fixed increase for each successive year of service, must take the promotional examination next following the second anniversary of the date on which they began service; *provided*, that teachers who are appointed prior to December 31 in any school year shall take the examination occurring in December of the second year thereafter.

3. Teachers successfully passing the aforesaid examination shall be placed upon the third year salary of their respective schedules on the first of January or the first of September next following the date of the examination.

4. Teachers who fail to pass the aforesaid examination shall remain on the salary of the second year of their respective schedules for another year, when they shall again be examined in a similar manner. If they successfully pass the examination, they shall be placed upon the third year salary of their respective schedules on the anniversary of the date they were placed upon the second year salary of their respective schedules next following the date of the examination, and shall be regularly advanced on succeeding anniversaries until the sixth year salary of their respective schedules is reached. The employment of teachers who fail to pass the aforesaid examinations on two successive occasions shall terminate with the first of September next following the date of the second examination.

SEC. 347. 1. All teachers who are receiving the sixth year salary of their respective schedules shall be examined by the board of superintendents before being placed upon the seventh year salary of their respective schedules. This examination shall consist of three parts: (1) success in the school during the preceding year; (2) professional study; (3) academic study in some one line. Satisfactory completion of a course or courses authorized by, and conducted under the direction of, the board of superintendents may be accepted as a part of the examination relating to professional study. For the requirements with regard to academic study may be substituted such course or courses counting for a degree in a college, as the board of superintendents may, from time to time, approve, or the satisfactory completion of a course or courses authorized by, and conducted under the direction of, the board of superintendents.

2. Teachers successfully passing the aforesaid examination shall be placed upon the seventh year salary of their respective schedules on the first of January or the first of September next following the completion of the year during which they have received the salary established for the sixth year of service of their respective ranks, and shall be regularly advanced on succeeding anniversaries until the maximum salary of their rank or grade is reached.

3. Teachers who fail to pass the aforesaid examination or who do not wish to be thus examined shall remain on the sixth year salary of their respective schedules until such time as they shall have successfully passed such examination, when they shall be placed upon the seventh year salary of their respective schedules on the first of January or the first of September next following the date of the examination, and shall be regularly advanced on succeeding anniversaries until the maximum salary of their rank is reached.

4. Teachers promoted to a higher rank in schools of the same class shall not be required to pass additional promotional examinations because of such promotion, but shall remain subject to the requirements of the regulations with respect to such examinations, and shall not be advanced in salary more than once (exclusive of the increase granted at the time of promotion) after their original appointment, until they shall have passed successfully the first promotional examination, and shall not be advanced in salary more than five times after their original appointment until they shall have passed successfully the second promotional examination.

5. Teachers promoted to schools of a different class shall be required to pass two promotional examinations, after said promotion, at the same times and under the same conditions as new teachers appointed to similar positions.

6. Teachers who, on entering the service, are placed on an advanced salary of their respective ranks, shall not be advanced in salary more than once until they shall have passed successfully the first promotional examination, nor be advanced in salary more than five times until they shall have passed successfully the second promotional examination; *provided*, that no teacher shall be placed upon the maximum salary of his rank until such time as he shall have successfully passed the second promotional examination.

7. Teachers appointed on probation who have already passed one or both of the prescribed promotional examinations while serving in the Parental School shall be allowed

full credit therefor in the same manner as other teachers whose entire service has been rendered in the public schools of the city of Boston.

By referring to the schedule for New York City, it will be seen that salaries for the first six grades are lower than those for the seventh and eighth grades. Holders of "teacher's license No. 1" who teach in the lower grades may pass an examination for a "teacher's license for promotion," which entitles its holder to teach in Grades 7A, 7B, and 8A, under the salary schedule for those grades, or for a "license as teacher in a graduating class" which entitles its holder to teach in Grade 8B under the salary schedule for that position. The rule providing for such an examination was adopted by the Board of Education April 13, 1910, and is as follows:

A license for promotion shall qualify the holder to teach in Grades 7A, 7B, and 8A in elementary schools. A license as teacher of a graduating class shall qualify the holder to teach a class of Grade 8B. These provisions, however, shall not affect or impair the rights, if any, now existing, of any person eligible at the time of the passage of this by-law (April 13, 1910) to teach in Grades 7A, 7B, 8A, and 8B.

The qualifications prerequisite to the examination for the teacher's license for promotion and for license as teacher in a graduating class are prescribed in the following rule:

1. To be eligible for license for promotion, applicants must have the following qualifications: (*a*) the holding of license No. 1; (*b*) three years' successful experience in teaching.

2. To be eligible for license as teacher of a graduating class, applicants must have the following qualifications: (*a*) the holding of a permanent license No. 1 or a license for promotion; (*b*) five years' successful experience in teaching.

In addition to the promotional examinations outlined above, New York has a system of checking up the efficiency of all teachers at stated times. For elementary teachers the increases in salary at the end of the seventh and twelfth years of service are granted by a majority vote of the Board of Superintendents, which vote is based upon the reports of assistant superintendents and the supervising staff. A like vote is required for secondary instructors at the end of the fourth and ninth years of service.

In 1905 the Board of School Commissioners, of Baltimore, Md., adopted a system of promotional examinations, the provisions of which are contained in the following rules:

Teachers entering the service as assistants in the elementary schools, except those specified in Section 28, shall receive for the first year $444, for the second year $504, and shall thereafter be eligible for salaries above $504 upon satisfactory evidence of efficiency and progress, to be determined by a promotional examination as hereinafter defined and provided for.

The Promotional Examination, Part 1, shall consist of: (*a*) the teacher's efficiency record, which must not be lower than "good," as determined by inspection of regular class work by the respective principals and the Superintendent, together with (*b*) an impersonal test in the correct and effective use and interpretation of English, which test shall be decided by a committee of three, which shall consist of the Superintendent and two other members to be selected by him.

The Promotional Examination, Part II, shall consist of: (*a*) a written report of the working-out of some problem of teaching, or the study of a particular group of children; (*b*) such a defense of the report before a board of examiners, consisting of the Superintendent and two other members selected by him, as will evince familiarity with educational literature bearing on the problem of study; and, when required, (*c*) a classroom demonstration before a board similarly composed.

All teachers responsible for regular grade work who have for one or more years received a salary of $504 in the public schools of Baltimore shall be advanced to $600 per year after passing Part I of the Promotional Examination. The advance from $504 to $600 shall be by two annual increments of $48 each.

After receiving $600 for at least one year, during which their teaching continues to be satisfactory, teachers who have passed Part I of the Promotional Examination and those who are exempt from Part I under Section 25, shall be eligible to receive a salary of $700 per annum after passing Part II of the Promotional Examination, provided they are competent to teach all of the regular subjects of their respective grades. The advance from $600 to $700 per annum shall be by three annual increments of $24, $36, and $40, respectively. These increments shall be paid each year when the appropriation made by the city for the salary of teachers shall permit. The increase provided for in Sections 23 and 24 shall not take place more rapidly than for twelve months of service.

Teachers responsible for regular grade work, if elected to the service prior to the establishment of the Training School, shall be exempt from the Impersonal test in English of Part I of the Promotional Examination. Those not having the required efficiency record shall be eligible to receive the $600 salary without examination whenever they secure the required record.

The teachers who prior to 1906 received $600 per annum by virtue of their success in promotional examinations held by order of the Board under Article XI of the Rules (edition of 1905), provided they are competent to teach all of the regular subjects of their respective grades, shall receive the $700 salary, and they shall receive the first increment in 1906, beginning in January. The advance from $600 to $700 per annum shall be by three annual increments of $24, $36, and $40, respectively. These increments shall be paid each year when the appropriation made by the city for the salary of teachers shall permit.

In Chicago, Ill., both elementary and secondary teachers are divided into two groups each, called "lower group" and "upper group." After having served one year at the maximum salary of the lower group, a teacher may be promoted to the salary of the upper group upon passing the prescribed examination. As will be seen from the schedule, in case of both elementary and secondary teachers seven years of service are required in the lower group before the upper group can be attained. The rules prescribing promotional examinations are as follows:

Promotion from Lower to Upper Group; Teachers in High Schools.—Teachers in high schools, who hold general or limited certificates, who have served a year at the maximum salary of the lower group and whose efficiency for the year immediately preceding, as shown by the records in the Superintendent's office, is good, excellent, or superior, shall be eligible to promotion to an upper group upon attaining a mark of eighty per cent, or more, in an examination in school management, psychology, the history of education, and educational principles and methods, particularly in application to students and subject-matter in the high schools. Only those high-school teachers who have complied with the requirements for promotion to the upper group shall be eligible for election to principalships.

Promotion from Lower to Upper Group; Teachers in Elementary Schools.—Teachers, regular and special, in the elementary and practice schools shall be eligible to promotion to the upper group upon filling the *three* requirements named below.

1. They shall have served one year at the maximum salary of the lower group.

2. They shall have received an efficiency rating of good, excellent, or superior for the year immediately preceding, as shown by the records in the office of the Superintendent.

3. They shall have met *one* of the following conditions:

a) They shall have written both the paper in professional study and the paper in an academic field required in the promotional examination, Sec. 127, and shall have attained an average of eighty, or more.

b) They shall have passed the examination in professional study, Sec. 127 (*a*), and shall hold an elementary principal's certificate.

c) They shall have passed the examination in professional study, Sec. 127 (*a*), and shall hold a certificate to teach in the high school.

d) They shall have passed the examination in professional study, Sec. 127 (*a*), and shall hold a certificate to teach German, music, drawing, manual training, or household arts.

e) They shall present certificate for five study courses from the Chicago Teachers College Extension.

The rules of the Board of Education of Kansas City, Mo., prescribe two "professional examinations." After having taught one year at the salary of the fifth year of service, which is $720, the teacher must pass the first examination before further increases are granted. The rule follows:

All teachers having taught one year at the maximum salary of $720, and having passed the first professional examination, shall receive a salary of $760, and after teaching one year at $760 and having passed the second professional examination, shall receive a salary of $800 per annum, and after having taught at a salary of $800 for one year, shall receive a salary of $825 per year.

A few other cities have some form of promotional examination, but the foregoing is sufficient to show the main provisions of the system in some of the more important cities where it is found.

A provision closely related to the promotional examination is the requirement of approved university work or other outside professional study. Requirements of this character are in force in Cincinnati, Ohio, Paterson, N.J., and a few other cities. In Cincinnati the last increase of $50 is not granted to elementary teachers except upon approved professional study in the university, and remaining at the maximum salary thus attained is made contingent upon taking a course at the university every alternate year. In Paterson, increases at the end of the sixth and tenth years are granted upon examination, but approved university work may be accepted in lieu of the examination.

THE REMOVAL OF INEFFICIENT TEACHERS

To the questionnaire used by the Bureau of Education in collecting data for salary schedules the question, "How are inefficient teachers removed?" was added. A variety of replies to this question were received. Length of term for which teachers are employed determines to a great degree the

manner of removal, and there is no established rule or custom governing tenure. In some cities, after a period of probation, a teacher is elected by vote of the Board of Education, or appointed by the superintendent, with the approval of the Board, for a term of years. Here again there is variety of practice, the term in some cases being one year, while in others employment is for a longer period. In other cities after the period of probation, the teacher is elected or appointed "during good behavior" or "at the pleasure of the board." In such cities tenure is practically for life or until the teacher is retired on pension. Where the term of employment is for one year or for any short period, the method of removal is simplified. For ordinary inefficiency the name of the teacher whose service it is desired to terminate may simply be dropped from the roster at the time for reappointment. But in case of gross misconduct, insubordination, or other grave offense within the period for which appointment is made, recourse must be had to more drastic measures. Obviously this is true in all cases of removal where the term is for life or for any long period. Here either the teacher must be asked by the proper authority to resign, or, as in case of failure to comply with the request for resignation, the contract of the Board with its employee must be terminated by some form of dismissal for cause. In either event affirmative action by the proper authority is necessary.

In Boston, Mass., the tenure of teachers is "during efficiency and good behavior" after passing the first promotional examination. There the superintendent, subject to the approval of the School Committee, is authorized to "appoint, reappoint, and remove all members of the supervising staff and teachers."

In Cleveland, Ohio, teachers are appointed for a term of one year. During the school year they may be removed for cause, upon the recommendation of the superintendent; at the end of the school year they may be dropped from the service by failure of reappointment.

In Indianapolis, Ind., the superintendent has large powers in the appointment and removal of teachers. The tenure of teachers is for one year, subject, however, to the "pleasure of the superintendent," and to the terms of the contract made at the time of appointment. He may suspend or dismiss any teacher at any time for violation of the rules, unfitness, or incompetence, but the teacher thus separated from the service has the right of appeal to the board, a majority of whom may reverse his action.

In Los Angeles, Cal., appointment is for life, and no teacher can be dismissed without the preferment of charges of incompetency or immoral conduct. Where practicable, notice is given and the offender is permitted to resign, but if obdurate, he is dismissed when charges are proved.

The rules and regulations of the Milwaukee, Wis., Board of School Directors provide that appointments shall be made, subject to the approval of the board, by the Committee on Examination and Appointment. For the first four years appointments are made yearly, but after the expiration

of that period, they may be made for permanent tenure. Inefficient teachers may be removed by the committee, upon the recommendation of the superintendent, but a teacher accused of offense is entitled to a hearing before the board.

In New Haven, Conn., appointments are made for one year and the power of appointment or dismissal resides in the superintendent as indicated in the following extract from the charter:

> [The superintendent] shall appoint from those eligible under the rules of the Board all principals, assistants, and teachers necessary to fill positions authorized by the Board. He shall assign all principals, assistants, and teachers to their respective positions and reassign them or dismiss them from office at his discretion. He shall report at each meeting of the Board all appointments, reassignments, and dismissals made by him since the previous meeting. Any appointment by the Superintendent may be rejected by a vote of five members of the Board (there are seven in all). Any dismissal by the Superintendent shall be final unless reversed by a vote of five members of the Board at the meeting when such dismissal is reported. Notice of dismissal on the part of the Superintendent shall be given to the principal, assistant, or teacher by the Superintendent in writing at least one week before the meeting of the Board when the Superintendent reports such dismissal.

After the probationary period of one year, teachers in Providence, R.I., are elected permanently by the board, upon nomination by the superintendent. An inefficient teacher may be removed by the superintendent with the approval of the board.

Rochester, N.Y., employs its teachers for one school year of ten months. Teachers are elected by the Board of Education upon the recommendation of the superintendent. In the case of inefficiency, the superintendent withholds his recommendation at the time for re-election and the teacher is dropped from the service.

The following tabular review presents in form for easy comparison the conditions of appointment and removal of teachers in cities having permanent tenure.

TYPES OF SALARY SCHEDULES

If it is attempted to draw lines of demarkation too sharply, no exact classification of schedules can be made, for elements entering into a complete schedule are numerous and would shade into each other at points. But a classification along general lines is possible. In general there are five types of schedules, according as increases are automatic, irregular, based upon a classification of teachers, dependent upon the number of teachers in the service, or contingent upon promotional examination. On these bases the salary schedules of the cities of the country may be classified as follows:

I. Schedules in which the increase is practically automatic. In such schedules the teacher beginning service starts at a fixed minimum salary and progresses by equal annual increases to the maximum, ordinarily without reference to any other condition of increase except a favorable report by the supervisory staff. That is to say, the salaries of all teachers are

Cities	Probation Period	Does Appointment Follow Automatically a Successful Probationary Period		Process	Grounds for Removal
		Yes	No		
Los Angeles, Cal., *Rules and Regulations*, 1908, sec. 56; *School Laws*, 1909, p. 126, sec. 1791	Eight weeks. Permanent certificate may be granted after five years.		Board on nomination of principal and the recommendation of superintendent and teachers' committee.	By board on recommendation of superintendent	"Each city, or city and county, board of examination has power . . . . for immoral or unprofessional conduct, profanity, intemperance, or evident unfitness for teaching, to recommend to the city, or city and county, board of education, the revocation of any certificates previously granted by said board of education."
San Francisco, Cal., *Rules and Regulations*, 1910, secs. 56, 15 (6), 99 (*a*).	Three months successful substitute work for appointment. Two years for approved, regular teachers.		Action of board.	"Charges against teachers must be passed upon by the board, after giving the accused teacher due hearing."	"No teacher shall be dismissed from the department except for insubordination, immoral or unprofessional conduct, or evident unfitness for teaching."
San Jose, Cal., salary schedule.			No data.	By the classification committee on the recommendation of the superintendent, after trial.	Teachers are removed for lack of good behavior and for inefficiency.
Meriden, Conn., salary schedule	One year. Probation period may be extended one year.		Approval of school board upon nomination of superintendent.	By board on recommendation of superintendent.	Avoidable absence without permission. Incompetency to teach or manage a school, or failure to conform to required regulations.
New Orleans, La., *Rules and Regulations*, 1910, art. 13, secs. 13, 14.	Three school months. This may be extended to the end of the session, but not for a longer period than two years.		Appropriate committee on report of superintendent.	By board on recommendation of superintendent after charges preferred and trial had.	"Teachers shall be liable to removal for immorality, neglect of duty, incompetency, or malfeasance."
Baltimore, Md., *Directory*, 1911, art. ix, p. 170; *Public School Laws*, 1910, chap. viii, sec. 53.	One year.			By board on recommendation of superintendent after charges preferred and trial had.	"Teachers may be removed at any time said board of district school trustees may think proper, after thirty days' notice in writing, etc.
Boston, Mass., *Rules and Regulations*, 1910, secs. 276, 277, 105, 271, 346 (4).	One year. It may be extended to two years. Three years after confirmation before permanent appointment.		Superintendent confirms subject to the approval of board.	Superintendent subject to the approval of the board.	"The employment of teachers who fail to pass the aforesaid (promotional) examinations on two successive occasions shall terminate with the first of September next following the date of the second examination." "Any member of the supervising staff or teacher may be removed by the superintendent at any time, subject to the approval of the board."

CONDITIONS OF APPOINTMENT AND REMOVAL IN CITIES HAVING PERMANENT TENURE—*Continued*

Cities	Probation Period	Does Appointment Follow Automatically a Successful Probationary Period		Process	Grounds for Removal
		Yes	No		
Fall River, Mass., *Rules and Regulations*, 1909, pp. 12, 13.	Three years.		Elected by board on recommendation of committee in charge.	By vote of board.	Teachers are elected for a tenure of office during good behavior and efficiency.
Holyoke, Mass., "Salary Schedule," *Revised Laws Relating to Public Instruction*, 1909, chap. 42, sec. 31.	Three years.		"	By action of school board.	"The school committee may dismiss any teacher from employment."
Lynn, Mass., *Rules of the School Committee*, 1911, secs. 51, 52.	Three years.		Board may elect.	"The board reserves the right to remove or suspend persons employed."	"The board, however, shall remove no employee, except for insanity, insubordination, or immoral conduct, without at least one month's notice."
Malden, Mass., "Salary Schedule," *Revised Laws Relating to Public Instruction*, 1909, chap. 42, sec. 31.	Three years.		No data.	By action of school board.	"The school committee [school board] may dismiss any teacher from employment."
New Bedford, Mass., *Rules and Regulations of the School Committee*, 1910, chap. 5, sec. 1; *Revised Laws Relating to Public Instruction*, 1909, chap. 42, sec. 31.	Three years.		By board on recommendation of superintendent.	By board.	Ditto.
Newton, Mass., *Rules of the School Committee*, 1911, chap. 3, sec. 1.	Three to five years.		By school board.	By school board whenever it may think proper.	"The school committee may dismiss any teacher from employment."
Quincy, Mass., *Salary Schedule.*	Three years.		No data.	By board on recommendation of superintendents.	Ditto.
Waltham, Mass., "Salary Schedule," *Rules and Regulations of the Public Schools*, 1911, chap. 6, sec. 4.	One year.		By the proper committee on recommendation of superintendent.	Resign on request of superintendent or dismissed by action of board.	"Teachers may be dismissed at any time by vote of a majority of the whole board."
South Omaha Nebr., *Salary Schedule.*	One year on trial, three years on elected list.			On recommendation of superintendent.	Unsatisfactory service.

Cities	Probation Period	Does Appointment Follow Automatically a Successful Probationary Period		Process	Grounds for Removal
		Yes	No		
Bayonne, N.J., "Salary Schedule," *School Laws*, 1911, 127.	Three years.		On recommendation of committee on schools and vote of board.	By board on charges preferred and trial had.	"No principal or teacher shall be dismissed . . . . except for inefficiency, incapacity, conduct unbecoming a teacher, or other just cause."
Elizabeth, N.J., "Salary Schedule," *School Laws*, 1911, sec. 127.	One year.		Proper committee on recommendation of superintendent.	By board upon charges made and sustained.	Inefficiency, incapacity, and lack of good behavior.
Hoboken, N.J., "Salary Schedule," *School Laws*, 1911, secs. 95, 127.	One year.		By board.	By board upon recommendation of committee on school government after facts are established.	Ditto.
Perth Amboy, N.J., "Salary Schedule, *School Laws*, 1911, secs. 95, 127.	Three years.		By board.	By board on charges made and sustained.	Ditto.
Trenton, N.J., "Salary Schedule," *School Laws*, 1911, secs. 95, 127.	Three years.		By board.	By action of board after a hearing.	Ditto.
Albany, N.Y., *Salary Schedule*.	One year		No data.	Board of education removes teachers; superintendent may suspend.	"They are advised to resign. If they refuse to resign, they may be removed for cause after a hearing by the Board of Education."
Newburgh, N.Y., "Salary Schedule," *Education Law*, as amended to July 15, 1911, sec. 565.					"Neglect of duty, incapacity to teach, immoral conduct, or other reason which, when appealed to the commissioner of education, shall be held by him sufficient cause for such dismissal."
New York, N.Y., *Manual of the Board of Education*, 1911, secs. 39 (18), 41 (19); *Education Chapter of Revised Charter*, sec. 1089.	Three years under annual license.		Superintendent may make license permanent.	By board of education after hearing charges made by principal, district superintendent, or local boards.	"The city superintendent shall have power to direct a district superintendent to prefer charges against a principal or against a teacher for gross misconduct, insubordination, neglect of duty, or general inefficiency, and to direct such district superintendent to suspend such principal or teacher pending trial."

CONDITIONS OF APPOINTMENT AND REMOVAL IN CITIES HAVING PERMANENT TENURE—*Continued*

Cities	Probation Period	Does Appointment Follow Automatically a Succesful Probationary Period		Progress	Grounds for Removal
		Yes	No		
Schenectady, N.Y., "Salary Schedule," *Education Law*, as amended to July 15, 1911, sec. 565.	One year.		Action of board necessary.	At the request of superintendent, after hearing by board if desired.	"Neglect of duty, incapacity to teach, immoral conduct, or other reason which, when appealed to the commissioner of education, shall be held by him sufficient cause for such dismissal."
Troy, N.Y., "Salary Schedule," *Education Law*, as amended to July 15, 1911, sec. 565.	One year.		Election necessary.	By charges being preferred by the superintendent and sustained by the board.	Ditto.
Philadelphia, Pa., *Hand Book of the Board of Public Instruction*, p. 205, sec. 14; *Pennsylvania School Laws*, 1911, p. 65, sec. 1208.	One year. Time may be extended.		By vote of board.	By board after charges preferred and trial had.	"Any principal or teacher employed in any school district may be dismissed at any time, by the board of school directors on account of immorality, incompetency, intemperance, cruelty, negligence, or for the violation of any of the provisions of this act."
Pawtucket, R.I., *Rules and Regulations*, p. 19, sec. 1.	Three years.		No data.	By board on charges made and submitted to the committee on teachers and served on the teacher.	"Teachers shall not be subject to removal except for such misconduct or incapcity as the board may deem a disqualification for the position."
Providence, R.I., *By-Laws of the School Committee*, 1906, p. 16, sec. 10; *Laws Relating to Education*, chap. 68, sec. 5.	One year.		By vote of board.	By the school committee.	"The School Committee of any town may, on reasonable notice and a hearing of such teacher, dismiss any teacher for refusal to conform to the regulations by them made or for other just cause."
Nashville, Tenn., Letter.	Three years.		No data.	By board.	"Teachers may be removed from the corps by a direct vote of the board, without any reason being assigned. They must, however, be given thirty days' notice during the school term."
Milwaukee, Wis., *Rules and Regulations*, 1911, art. 27, secs. 1 and 2, letter.	Four years.		Recommendation of superintendent and vote of board are necessary	By the committee on complaints, upon recommendation of the superintendent, subject to approval by the board.	"The board reserves the right to dismiss a teacher for reasons which seem good to the board."

generally advanced each year. This is the most numerous type for elementary teachers in the larger cities, but it must be understood that there are probably no cities in the country in which the increases are entirely automatic, for there is generally some provision for the avoidance of promotion of teachers of low rating. If no other provision, the usual rule providing that members of the supervisory staff make report on the teaching ability of their subordinates would militate against the advancement of the inefficient. It may be said, furthermore, that some cities having this type of schedule employ methods that constitute a close parallel to the promotional examination. For example, in a city which holds teachers' meetings, in connection with which reading-circles are organized or at which lectures are delivered or courses in reading suggested, it would very likely work to the detriment of a teacher's efficiency record if she were found to show no interest in such meetings or reading-courses.

Birmingham, Ala., whose salary schedule might be considered as coming within this type, has a rule requiring attendance upon "all regular and special meetings called by the superintendent" and providing that "no excuse for absence shall be allowed other than such as would justify absence from a regular session of the schools." In New Haven, Conn., another city having a schedule belonging to this type, teachers' meetings are held and attendance upon them is made compulsory by the rules and regulations. In other cities generally, it will be found that some kind of provision exists for checking the advancement in salary of inefficient teachers, even tho the schedule be nominally automatic.

II. Schedules in which the increases are irregular either as to amount or as to the time at which they are granted. Various irregularities could be mentioned, but a few of the more significant must suffice here.

In a few cities the annual increases are not uniform in amount. In Newark, N.J., the first seven increases for elementary teachers are $50 each; the eighth increase, $70; the ninth increase, $100. The minimum and maximum salaries are $580 and $1,100, respectively. Here the increment is larger in the later years of the schedule. In Columbus, Ohio, the yearly increment is smaller in the later years of the schedule. There the first five increases are $50 each; the last four, $25 each; the minimum and maximum being $450 and $800, respectively.

In several cities schedules in which increases are not granted every year are in force. New Orleans, La., allows elementary teachers five increases in a period of ten years, increases of $50 each being granted in the second, third, fifth, seventh, and tenth years, respectively. The minimum salary is $450 and the maximum $700. In Milwaukee, Wis., there are no increases in the sixth, eighth, tenth, and eleventh years. In that city the fixed increment is $60 and the maximum salary is received in the twelfth year of service.

Another kind of irregular schedule is that in which either the minimum

or the maximum is not fixed. Indianapolis, Ind., to whose schedule reference has already been made, is an example. There the superintendent has authority to fix the salary of each teacher beginning service, and educational qualification, general fitness, and previous experience are taken into account.

III. Schedules in which teachers are classified as "Class 1," "Class 2," etc., and in which provision is made for the payment of higher salaries to teachers of the higher order. These schedules are of two kinds, according as the basis of classification is grade taught or qualifications and general efficiency.

Elementary teachers in Washington, D.C., are classified on the basis of grade taught as follows: Class 1, kindergartens; Class 2, first and second grades; Class 3, third and fourth grades and kindergarten principals; Class 4, fifth, sixth, and seventh grades; Class 5, eighth grade. Transfers from one class to another are made by vote of the board. Secondary instructors constitute Class 6, which is subdivided into "group A" and "group B." The law requires that transfers from group A to group B be made by promotional examination.

In Cleveland, Ohio, teachers are classified on the basis of experience and degree of efficiency attained. There are three classes of elementary teachers and five of secondary. In the case of elementary teachers, transfers are made from a lower class to a higher upon the recommendation of the superintendent and approval by the board. Secondary instructors are transferred upon the recommendation of the superintendent and the principal of the school and by approval of the board.

IV. Schedules in which the number of teachers drawing the higher salaries depends upon the number drawing lower salaries. There are few schedules of this type, St. Louis, Mo., offering the most notable example. After fixing attendance of pupils as the basis for determining the quota of teachers to each school, the rules and regulations of St. Louis continue as follows:

SEC. IV. In the organization of High Schools, there shall be one principal, and a sufficient number of assistants to make up the quota of teachers as prescribed in Section I, subject to the following regulations:

There may be one Assistant Principal.

There may be one Head Assistant for each eight assistants, exclusive of the Assistant Principal, and one for a fraction equal to or greater than one-half of eight.

There may be one First Assistant for each eight assistants, exclusive of the Assistant Principal and Head Assistants, and one for a fraction equal to or greater than one-half of eight.

There may be one Second Assistant for each two assistants, exclusive of the Assistant Principal, Head Assistants, and First Assistants.

One-half of the assistants, exclusive of the Assistant Principal, Head Assistants, First Assistants, and Second Assistants, may be Third Assistants.

All remaining teachers shall be Fourth or Fifth Assistants.

In addition to the quota of teachers, other special teachers may be assigned to the high school at such salary as may be fixed by the Board.

SEC. V. In the organization of the District Schools, there shall be one Principal and one Head Assistant in each eighteen-room school, and one Principal in each other school of a smaller number of rooms, and a sufficient number of Assistants to make up the quota of teachers as prescribed in Section 1, subject to the following regulations:

There shall be one First Assistant for each six Assistants in a school, exclusive of the Head Assistant, Kindergarten Directors, and Kindergarten Paid Assistants, and for a fraction greater than one-half of six.

When an eighteen-room school occupies two or more buildings, located on separate blocks, an additional Head Assistant may be assigned to take charge of the branch school.

A First Assistant shall not be assigned to any school occupying less than six regular schoolrooms.

In all cases where a temporary branch school has been established, or where portable buildings have been located on site other than the one occupied by a school building in connection with which they are used, a teacher may be placed as acting principal in charge of such building or buildings, with such rank and salary as the Board of Education may determine.

V. Schedules in which promotional examinations are required at stated times before further increases are granted. Several examples of this type have been given in the section devoted to promotional examinations and further discussion is unnecessary here.

II. TEACHERS' PENSION LAWS IN THE UNITED STATES[1]

WILLIAM R. HOOD, BUREAU OF EDUCATION

In general, teachers' pension laws in the United States are of three types, according as they are non-contributory, compulsory-contributory, or voluntary-contributory. The first class includes the laws of a few states where the retirement fund is made up wholly of public moneys, or of such moneys and gifts and bequests, and no part of the salaries of teachers is withheld by the school authorities or contributed by the beneficiaries themselves. Arizona, the first state appearing in the tabular digest which follows on succeeding pages, is an example of this type. There the state pays an annuity of $600 to each teacher who has taught twenty-five years or longer; no provision is made for contributions by teachers, for appropriations by local authorities, or even for the acceptance of gifts and bequests. In Maryland and Rhode Island, the annuities are all paid from public funds. The cities of Baltimore and Providence, however, have special laws which embody the contributory element. In Colorado, Massachusetts (general law), the city of Charleston, S. C., and in Vermont there is no provision for contributions from teachers.

The compulsory-contributory plan is the most prevalent, as will be seen by reference to the laws printed in full in another part of this report. The usual provision in the more recent enactments is to deduct from one to two per cent of salaries at the time payment of salary is made. Some laws provide for graduated deductions. The general law of Illinois provides that five dollars annually shall be withheld from the salaries of teachers who have taught five years or less; ten dollars annually, from those who have taught five to ten years; fifteen dollars annually, from those who have taught ten to fifteen years; thirty dollars annually from those who have taught more than fifteen years. In practically all states and cities contributions are compulsory on all teachers coming into the service for the first time. It is usually stipulated in contracts with new teachers that they accept the provisions of the retirement law.

[1] It was originally intended to include in this study of pension laws the principal court decisions on the subject. Mr. Hood writes, however, that: "Very little of vital importance has been settled by the courts. In Ohio one law was declared unconstitutional on the ground that it was a special law enacted under the guise of a general law. In Minnesota a retirement plan was declared invalid on the ground that the board of education which inaugurated it did so without the authority of legal enactment by the legislature. In Missouri, so far as I have been able to ascertain, it was taken for granted that an amendment to the constitution was necessary before a pension law could be passed by the legislature. One vital question has been before the courts. That is the question as to whether school authorities have the right to withhold a percentage of a teacher's salary for the purpose of providing for his retirement in old age. As for new teachers, this question appears to have been settled. The agreement by the teacher to contribute a part of his salary for retirement purposes is simply written into his contract when he first enters the service. With teachers already in the service, and especially in the case of those having life tenure, the question is more difficult. But this matter is apparently settling itself, for recent laws usually exempt such teachers unless they voluntarily accept the provisions of the act. The Ohio courts settled this question in one way and those of New Jersey in another. The conclusion of the matter is, in my opinion, that the legal problems of the pension movement are being settled largely "out of court," and that the inclusion in your report of what there is of judicial decisions would not add materially to it.

The Kansas law is an example of the voluntary-contributory plan. Sec. 8 of the Kansas law reads:

> After said retirement fund shall be created by said board of education of such city, the salary of any teacher regularly employed by such city shall be exempt from the provisions of this act, provided such teacher shall make a request in writing for such exemption and file the same with the board of education of such city within one month after such teacher shall enter upon regular employment as a teacher, and such request, when filed with the board of education of such city, shall constitute a waiver and a bar to the receipt of any benefits from the retirement fund herein provided for.

An examination of the laws of the several states and cities will reveal the fact that, notwithstanding the caution of the American people with regard to the policy of granting civil pensions, there are now no less than twenty-four states in which public funds are devoted to the payment of annuities to superannuated teachers. Few laws, to be sure, specifically provide for taxation for that purpose, but the funds appropriated are public funds nevertheless. In the case, for example, of salaries withheld on account of teachers' absences and applied to the pension fund, the amounts so withheld would otherwise remain in the public treasury and would be expended as other school moneys are expended. Likewise, interest on school fund balances, which in some cases is applied to the payment of annuities, is clearly a part of the fiscal assets of the school system. There can be no question but that the trend in legislation is toward the public's sharing with the contributory teachers the burdens of a teachers' pension system. With only one exception every state which enacted a pension law in 1911 or 1912 incorporated a provision for some contribution by the public, and Arizona, the last to enact such a law provided that the total amount of the annuities granted should be paid out of the state treasury.

The administration of retirement funds varies in different states or sections according as the law makes the state or local district the unit of control. In Maryland the state board of education controls, while in New Jersey the state commissioner of education, three persons who are not teachers, and five teachers constitute the retirement board. Special laws which provide for pensions in individual cities of course invest the control in local authorities. In some cases the local board of education administers the fund, while in others, the administration is vested in a specially created body of trustees. This special board generally includes the superintendent, certain members of the school board, and a number of teachers. In Indianapolis, the city superintendent, three members of the board of school commissioners, one principal, and two teachers constitute the trustees. In California certain officers, including the superintendent of schools, compose the retirement fund commissioners, and a special committee of teachers has large powers in determining retirement.

In general annuitants are of two classes: those retired on account of age or length of service without regard to disability, and those who by

reason of disease or other frailty have became incapacitated for teaching. The average age and length of service without disability is about sixty years with thirty years of service as a teacher. A shorter term of professional activity is usually required of those retired on account of disability. In most cases whatever be the cause of retirement the greater number of years taught must have been in the school district where the pension is granted. When an annuity is sought on account of disability, some laws require that the applicant submit to a physical examination by the medical inspector of the district or other physician approved by the controlling body. Incapacitated teachers, on becoming again able to perform their professional duties, usually cease to be beneficiaries of the pension fund.

There is one point in most laws at which contributing teachers are at a disadvantage. This is found in the provisions for refunds of contributions. Some laws make no provision at all for returning to teachers who are separated from the service the amount contributed or any part of it. Other laws provide that one-half should be returned under certain conditions, but only a few prescribe that the total amount contributed shall be refunded. This would seem to be unfair to contributors, and very probably will soon begin to be corrected in pension enactments.

Various minor provisions are to be found in pension laws, such as safeguards against the improper investment of funds, the exemption of annuities from levy and sale, the proportionate distribution of available moneys if the amount in hand is not sufficient to meet all annuities due, and the creation of a permanent, or reserve fund.

RETIREMENT ASSOCIATIONS NOT PRESCRIBED BY LAW

In St. Louis, Mo., Memphis, Tenn., and a few other cities there have been organized retirement associations which are purely voluntary, having no legal basis except the tacit sanction of state law. In Missouri an amendment to the constitution was found necessary in order to secure the desired legal enactment on the subject, and the necessary amendment was submitted to the voters of the state at the regular election in November, 1910. But the amendment was defeated and the state legislature remains without authority to enact laws of the character found in other states. The voluntary association there, however, appears to be flourishing. According to its report for the year ending October 31, 1911, there were eighty annuitants who drew during the year $13,785. The permanent fund was invested in securities valued at $109,920.64.

The constitution of the Memphis voluntary retirement association follows:

TEACHERS' RETIREMENT ASSOCIATION

Article 1

This organization shall be known as the Teachers' Retirement Association.

Article 2

Section 1.—There shall be constituted under the authority of a charter granted by the State of Tennessee, December 26, 1907, a Retirement Board which shall have charge of securing funds and paying annuities to the white teachers of the Public Schools of Memphis, Tennessee.

Sec. 2.—Contributors to a Retirement Fund, to be managed by the Retirement Board, shall be such white teachers employed in the Public Schools of Memphis, Tennessee, as shall agree to the provisions herein set forth. The words "teachers" and "teacher" as used throughout this plan shall include all white teachers regular and special, principals, and supervisors.

Sec. 3.—The Retirement Board shall consist of seven directors as follows: Two members of the Board of Education, elected for a term of one year; two Principals in the Public Schools, elected for a term of two years; and three Teachers of the Public Schools, elected for a term of three years.

Sec. 4.—The expiration of the terms of the first Retirement Board shall be in accord with the number of votes cast in the first general election held September 12, 1907, the director receiving the largest number of votes to serve the long term, the others in accordance with the number of votes cast.

Sec. 5.—The election for directors of the Retirement Board shall be by ballot and a majority of the votes cast shall be necessary for a choice, said election to be held on the third Monday in January of each year, and one-third of the entire membership of the Association shall constitute a quorum.

Sec. 6.—The directors-elect shall meet at their earliest convenience and affect an organization by the election of officers.

Article 3

officers of the retirement board

Section 1.—The officers of the Retirement Board shall consist of a President, a Vice-President, a Secretary, and a Treasurer, and the Treasurer shall give bond in such sum as the Board may require.

Sec. 2.—The officers of the Board shall hold office for a term of one year, or until their successors are duly elected and qualified.

Sec. 3.—Any vacancy which may occur on the Board shall be filled by the Board, provided that the person chosen shall hold office only for the unexpired term he or she is chosen to fill.

Article 4

duties of officers

Section 1. *President.*—The president shall preside at all meetings of the Association and of the Retirement Board, and perform such other duties as may be imposed by the constitution and by-laws.

Sec. 2. *Vice-President.*—The Vice-President shall preside in the absence of the President. In the absence of both president and vice-president the members present shall choose a chairman who shall preside at such meetings.

Sec. 3. *Secretary.*—The Secretary shall attend to all the duties usually pertaining to the office. He shall keep a record of all the transactions of the Association and of

the Retirement Board. He shall prepare an annual report containing a list of annuitants, specifying those who have been added during the year and also giving the names of those who may have died or been dropped from the roll. He shall receive and keep on file all applications for membership and shall furnish to each individual admitted, his certificate of membership as soon as the individual has complied with the requirements of the constition and by-laws.

SEC. 4. *Treasurer.*—The Treasurer shall receive all moneys for the Association and shall deposit the same in such bank or trust company as may be designated for that purpose by the Retirement Board. He shall pay all bills and annuities ordered by the Retirement Board, and all checks or orders given in such payment shall be signed by the Secretary and counter-signed by the President. He shall prepare an annual statement of the finances of the Association which shall comprise an account of the receipts and disbursements and a schedule of the property.

ARTICLE 5

SECTION 1.—Contributions for the support of the Retirement Fund shall be 1 per cent of the annual salary of each contributor to be deducted by the Secretary of the Board of Education in two installments, viz., in January and in June of each year.

SEC. 2.—Each annuitant shall also pay 1 per cent of amount of salary actually received, the same to be deducted by the Treasurer of the Association.

ARTICLE 6

AMOUNT OF ANNUITIES

SECTION 1. *Full annuities.*—Full annuities, given after thirty years of service in the Public Schools of Memphis, Tennessee, shall be $300 per annum less the dues (Art. 5, sec. 2), in four installments payable in November, February, April, and June of each year.

SEC. 2. *Partial annuities.*—Partial annuities, given on account of disability and for more than five and less than thirty years' service in the Public Schools of Memphis, Tennessese, shall be as many thirtieths of a full annuity as the teacher has served years in the Public Schools of the city.

SEC. 3.—No annuity for voluntary retirement or disability retirement shall be for a smaller amount than is fixed by Art. 6, unless the funds at the disposal of the Retirement Board are insufficient to pay full annuities, in which case the Board may make a pro rata deduction from all annuities.

ARTICLE 7

CONDITIONS OF RETIREMENT

SECTION 1.—Any member desiring to be placed upon the roll of annuitants on account of having completed the required term of service shall make application in writing to that effect to the Retirement Board, who may, with the approval of the Board of Education, grant such annuity.

SEC. 2.—At the discretion of the Retirement Board, subject to the approval of the Board of Education, contributors physically or mentally incapacitated who have served less than thirty and more than five years in the Public Schools of Memphis, Tennessee, may be retired upon partial annuity (Art. 6, sec. 2). But a partial annuity shall cease upon the recovery of the annuitant.

ARTICLE 8

CHARTER MEMBERS

SECTION 1.—All white teachers regularly employed by the Board of Education February 1, 1908, shall be considered charter members of this Association provided they join the Association by March 1, 1908.

SEC. 2.—Charter members of the Association who have taught elsewhere before becoming teachers in the Memphis City Schools shall be entitled to the same benefits, subject to the same conditions, as those whose entire term of service has been in the Memphis City Schools, upon furnishing the Secretary of the Retirement Board with satisfactory evidence of the time and place of such previous service.

NEW MEMBERS

SECTION 3.—(1) To become a member of this Association after June, 1908, it shall be necessary to file with the Secretary of the Retirement Board a written application accompanied by an initiation fee of five dollars.

(2) Teachers of the Memphis City Schools in June, 1908, not Charter Members, may become members of the Association by paying the initiation fee and all assessments due since the date of organization, but no credit shall be given for service elsewhere than in Memphis City Schools.

ARTICLE 9

MEETINGS

SECTION 1.—The annual meeting of the Retirement Board shall be held on the Saturday previous to the third Monday in January of each year, and the other meetings of the Board shall be held upon the call of the President.

SEC. 2.—At all meetings of the Retirement Board a majority of the Directors shall constitute a quorum.

ARTICLE 10

SECTION 1.—The Retirement Board shall have power to provide for the payment of its necessary expenses such as printing, stationery, postage stamps, certificates of membership, etc.

LEGAL ENACTMENTS

The laws relating to teachers' retirement are presented here in two forms. First is shown a tabular digest of all laws, both general and special. This tabular presentation is designed to bring together in compact form the main provisions of enactments of state-wide and of local application. The second form in which laws are shown is the reproduction in full of all general laws. The special enactments applying only to individual cities are omitted in this section. The laws of general application have been thought sufficient to show the important details of pension legislation in this country.

State or City; Application	Paid by State	Paid by Local Authorities	Contributed by Teacher	Other Sources of Revenue
Arizona: Applies to entire state.	All.	None.	None.	No provision for other revenue.
California: Applies to entire state.	No provision.	In consolidated cities and counties one-half or more of salary withheld from teachers for absence; in other districts such part of salary withheld as board of trustees may determine.	$12 annually.	Gifts and bequests.
Colorado: Applies to districts of the first class (Denver).	No provision.	Tax of one-tenth of one mill.	No provision.	Gifts and bequests.
Connecticut: New Haven (Acts of 1911).	No provision.	Appropriation is permitted. Amount withheld from teachers' salaries for absence.	1 per cent of salary	Gifts and bequests.
New London (Acts of 1911).	No provision.	5 per cent of liquor license fees. Amount equal to difference between 3 per cent of salary list and 5 per cent of excise fees.	1 per cent of salary.	Gifts and bequests.
Delaware: Wilmington (Acts of 1911).	No provision.	$1,000 annually provided by school board. $2,000 annually provided by city council.	1 per cent of salary of teachers having taught 10 years or less; 2 per cent of those, 10 to 20 years; 3 per cent of those, more than 20 years.	Gifts and bequests.
Illinois: Applies to districts of 1,000 to 100,000 population.	No provision.	Permissive.	$5 annually from those having taught 5 years or less; $10 from those, 5 to 10 years; $15 from those, 10 to 15 years; $30 from those, more than 15 years.	Gifts and bequests.
Chicago, Applies to cities of 100,000 population or more.	No provision.	Interest on school funds raised by taxation plus an appropriation sufficient to make city's contribution equal amount set apart from teachers' salaries.	$5 annually from those having taught 5 years or less; $10 from those, 5 to 10 years; $15 from those, 10 to 15 years; $30 from those more than 15 years.	Gifts and bequests. Any other legal source.

RELATING TO TEACHERS' PENSIONS

Pension Begins		Minimum Sum Paid Annuitant	Maximum Sum Paid Annuitant	Refunds to Teachers	Additional Data
With Disability	Without Disability				
No provision for disability.	After 25 years of service in the state.	$600.	$600	.....	State board of education controls; law not mandatory on state board.
After 15 years of service with as many thirtieths of full annuity as he has had years of service, or after 5 years with annuity in proportion to time he has contributed as compared with 30 years. Committee of teachers selects one or other of these two plans.	After 30 years of service.	$30 per month. This amount paid to all annuitants in counties.	$50 per month. This amount paid to all annuitants in consolidated cities and counties.	None	Certain officers constitute "retirement fund commissioners." Committee of 5 contributors has large powers. Contribution is compulsory on all new teachers in consolidated cities and counties. All annuitants must have contributed for at least 5 years; all recipients of full annuity must have contributed an amount equal to 30 years' contribution.
After 10 years in the district.	After 25 years, 15 of which must have been in the district.	Not fixed.	$40 per month.	.....	Local school board controls. Ages of annuitants: men, 60 years and upward; women 50 years and upward.
After 15 years, last 10 of which must have been in the district. One-thirtieth of full annuity for each year of service.	After 30 years, 20 of which must have been in the district.	$400 annually.	$800 annually. Within minimum and maximum, annuity is one-half of average annual salary for last 5 years of service.	Upon dismissal, total amount contributed; upon resignation, none.	Local school board controls. Contribution is compulsory on all new teachers.
After 25 years, 15 of which must have been in the district.	After 30 years, 15 of which must have been in the district.	Same as maximum.	One-half of average annual salary for last 5 years of service.	None.	School board constitutes trustees of fund. Contribution compulsory on all new teachers.
After 20 years, 15 of which must have been in the city	After 30 years, if 65 years of age. Must be retired after 35 years of service.	Teacher teaching 20 to 25 years draws annuity bearing same ratio to full annuity as time taught bears to 35 years.	$400—full annuity.	Board of retirement determines.	"Board of retirement" composed of certain officials and three teachers. Contribution compulsory.
After 15 years of service.	After 25 years of service.	In case of disability, annuity received bears same ratio to full annuity as amount contributed bears to full required contribution.	$400—full annuity.	Amount contributed if dismissed: one-half of amount contributed if teacher resigns.	Board of managers, nine members, two-thirds of whom shall be teachers. Contribution compulsory on all new teachers.
After 15 years of service in the city.	After 25 years of service in the city.	In case of disability, a sum bearing same ratio to full annuity as amount contributed bears to full contribution for 25 years.	$400—full annuity.	Amount contributed if dismissed; one-half of amount contributed if teacher resigns.	Controlled by a board of 9 members. Contribution compulsory on all new teachers.

State or City; Application	Paid by State	Paid by Local Authorities	Contributed by Teacher	Other Sources of Revenue
Indiana: Applies to cities of 100,000 population or more.	No provision.	One cent on each $100 of taxable property.	1 per cent annually of salary, not to exceed $10, of teachers having taught 15 years or less; 2 per cent, not to exceed $20, of teachers having taught more than 15 years.	Gifts and bequests.
Kansas: Applies to cities of the first class.	No provision.	Not less than one and one-half times amount of salary assessments and not less than amount required to meet payments.	Not less than 1 nor more than 1½ per cent of salary.	Gifts and bequests.
Kentucky: Applies to cities of the first class.	No provision.	No provision.	1 per cent annually, not to exceed $10, of salary of teachers having taught 15 years or less; 2 per cent, not to exceed $20, of salary of teachers having taught more than 15 years.	Gifts and bequests.
Louisiana: Applies only to Parish of Orleans (New Orleans) (Act of 1910)	No provision.	No provision.	1 per cent annually of salary of teachers having taught 10 years or less, 1½ per cent, of teachers having taught 10 to 20 years; 2 per cent, of teachers having taught more than 20 years.	Gifts and bequests; interest on permanent fund.
Maryland	$28,000, or so much thereof as necessary.	No provision.	No provision.	No provision.
Baltimore (Act of 1912).	No provision.	Such sums as county commissioners of Baltimore County may appropriate.	1 per cent annually, not to exceed $14.40, of salary of teachers having taught 10 years or less; 1½ per cent, not to exceed $21.60, of teachers having taught 10 to 20 years; 2 per cent, not to exceed $28.80, of teachers having taught more than 20 years.	Gifts and bequests.
Massachusetts: Applies to all cities and towns except Boston.	No provision.	Such revenues as devoted to purpose by city council or by town appropriation.	No provision.	No provision.

RELATING TO TEACHERS' PENSIONS—*Continued*

Pension Begins		Minimum Sum Paid Annuitant	Maximum Sum Paid Annuitant	Refunds to Teachers	Additional Data
With Disability	Without Disability				
After 15 years of service in the city.	After 25 years of service in the city. Service outside of city may count for as much as 5 years; contributions for that period must be paid.	A sum bearing same ratio to full annuity as time taught bears to 40 years.	$600, after 40 years of service.	One-half of amount contributed if discharged or resigns.	Controlled by 7 trustees; 3 members of school board, city superintendent, 1 principal, 2 teachers. Contributions compulsory on new teachers.
After 25 years, 15 of which must have been in the city.	After 30 years of service, 15 of which must have been in the city.	A sum bearing same ratio to full annuity as time taught bears to 30 years.	$500—full annuity.	Amount contributed if dismissed; one-half of amount contributed if teacher resigns.	Board of education controls. Annuitant must have paid an amount equal to one-half of first year's pension. Contribution voluntary.
After 20 years of service in the city.	After 30 years of service in city.	In case of disability a sum bearing same ratio to full annuity as time taught bears to 40 years.	$400—full annuity, based on 40 years of service.	One-half of amount contributed.	Controlled by 7 trustees: member of school board, city superintendent, 1 principal, and 4 teachers. Contribution compulsory on all new teachers, if salary is $450 or more.
After 10 years of service.	After 40 years of service.	$300. In case of disability annuity bears same ratio to full annuity for position held as time taught bears to 40 years.	$600. Within minimum and maximum, annuity is one-half of average annual salary for last 5 years of service.	One-half of amount contributed.	Seven trustees: superintendent of schools, 3 school directors, and 3 teachers. Contribution compulsory on all new teachers.
After 25 years of service if 60 years of age and "without the means of comfortable support."	No provision.	Same as maximum.	$200 annually.	.....	Controlled by State Board of Education.
After 20 years of service.	After 35 years of service.	$360.	$600. Within minimum and maximum, annuity is one-half of average annual salary for last 5 years of service.	One-half of amount contributed.	Controlled by board of trustees of teachers' retirement fund of Baltimore County. Acceptance by teacher voluntary with teachers already in service; compulsory on new teachers.
After 25 years of service in the city or town.	After 25 years of service in the city or town, if 60 years of age or over.	Not fixed.	$500. Annuity shall not exceed one-half of annual salary at time of retirement.	.....	Provisions of law must be accepted by vote of people in city or town.

State or City; Application	Paid by State	Made by Local Authorities	Contributed by Teacher	Other Sources of Revenue
Massachusetts: Boston (Permanent fund; Act of 1908 and amendatory acts of 1910 and 1912).	No provision.	Tax of 5 cents on $1,000 of property valuation, and accrued interest.	No provision.	Gifts and bequests.
Boston (Teachers' retirement fund; Act of 1900).	No provision.	Not exceeding $1,500 annually for treasurer and clerk hire.	Three dollars every alternate month ($18).	Gifts and bequests.
Michigan: Applies to the city of Detroit (Act of 1907).	No provision.	Money appropriated by board of education; amounts withheld from the salaries of teachers for absence or other cause under the rules of the school board.	1 per cent to 3 per cent of salary, but no amount greater than $1,000 shall be used as base of percentage.	Gifts and bequests; tuition fees of nonresident pupils; interest on daily balances of teachers' salary fund; interest on permanent fund.
Minnesota: Applies to cities having 10,000 population or more.	No provision.	Tax of not to exceed one-tenth of one mill.	No teacher entitled to benefits unless a contributor; amount of contribution fixed by association.	Gifts and bequests
Nebraska: Applies to cities of the metropolitan class.	No provision.	Amount not less than 1½ times amount of salary assessment.	Not less than 1 nor more than 1½ per cent of salary.	Gifts and bequests.
New Jersey.	.....	"Payments shall be made at the same time and in the same manner as to persons regularly employed."	2 per cent to 3 per cent of salary according to time taught, but not to exceed $50 annually.	Gifts and bequests; interest on fund; 1 per cent of annuities paid.
New York: State teachers' retirement fund; applies to all school districts except those already having provisions for retirement.*	Such appropriations as legislature may make.	No provision.	1 per cent of salary.	Gifts, bequests, and interest.
Albany (Acts of 1907 and 1910).	No provision.	5 per cent of liquor license; amounts withheld from salaries for absence less deductions for pay of substitutes.	1 per cent of salary.	Gifts, bequests, and other lawful sources.

* The following cities have special provisions for retirement: Albany, Buffalo, Cohoes, Elmira, Mount Vernon, New York, Poughkeepsie, Rochester, Syracuse, Troy, Watervliet, and Yonkers.

RELATING TO TEACHERS' PENSIONS—*Continued*

Pension Begins		Minimum Sum Paid Annuitant	Maximum Sum Paid Annuitant	Refunds to Teachers	Additional Data
With Disability	Without Disability				
At discretion of school committee.	After 30 years of service if 65 years of age.	$312. If having taught less than 30 years, teacher's annuity bears same ratio to full annuity for his position as time taught bears to 30 years.	$600. Within minimum and maximum, annuity is one-third of salary at time of retirement.	.....	Three trustees: chairman of commissioners of sinking fund, member of school committee, member of trustees of "Teachers' Retirement Fund."
After 2 years of service.	After 30 years of service, 10 of which must have been in the city.	Annuitants not having paid $540 and not able to make up deficit may be retired on such annuity as trustees determine.	Such annuity as the fund will allow and as the trustees may determine. Annuitant must have paid in as much as $540.	One-half of the total amount paid.	11 trustees: superintendent, 4 members of school committee, 6 teachers.
After 20 years of service, 10 of which must have been in Detroit.	After 30 years, 20 of which must have been in Detroit, or after 25 years of service wholly in Detroit. Trustees *may* retire teacher after 25 years.	At discretion of trustees.	$400.	At discretion of trustees, but not to exceed one-half of amount contributed.	7 trustees: 3 members of school board, superintendent of schools, 3 teachers.
No provision. Left to discretionary powers of association and city council.	No provision. Left to discretionary powers of association and city council.	Not fixed. Left to discretionary powers of association and city council.	Not fixed. Left to discretionary powers of association and city council.	No provision.	Retirement fund association permitted; approval of one-half of teachers required; plan of association must be approved by city council.
After 25 years of service, 20 of which must have been in the city.	May be retired after 35 years: must be retired after 40 years of service, 20 of which must have been in the city.	In case of disability teacher's annuity bears same ratio to full annuity as time taught bears to 35 years.	$500—full annuity.	In case of dismissal, none.	Controlled by board of education.
After 20 years of service.	After 35 years of service, 20 of which must have been in the district.	(See maximum.)	One-half the average annual salary during the last 5 years of service.	.....	9 trustees: state superintendent (now commissioner), 3 non-teachers, 5 teachers.
After 15 years of service, last 9 in district subject to act. Annuitant must have contributed at least 30 per cent of his annuity.	After 25 years of service, last 15 in districts subject to act.	In case of disability teachers' annuity bears same ratio to full annuity as time taught bears to 25 years.	One-half the salary received at time of retirement; annuity not to exceed $600.	No provision.	Board composed of 1 superintendent, 1 principal, 1 teacher, and 2 others.
After 20 years of service.	After 30 years of service in city. Must have paid at least 30 per cent of full contribution.	In case of disability teacher's annuity bears same ratio to full annuity as time taught bears to 30 years.	One-half of average annual salary during last 5 years of service; annuity not to exceed $600.	No provision.	3 trustees: mayor, president of board of education, and comptroller.

TABULAR DIGEST OF STATE LAWS

State or City; Application	Paid by State	Paid by Local Authorities	Contributed by Teacher	Other Sources of Revenue
Buffalo (Act of 1896).	No provision.	City council may contribute an amount equal to total contributions of teachers.	1 per cent of salary until maximum salary is reached, thereafter 2 per cent until 40 per cent of salary at time of retirement is paid in.	Gifts and bequests.
New York City (Act of 1894 and amendatory acts of 1902, 1903, 1905, and 1907).	No provision.	Amounts withheld from salaries under rules of school board; 5 per cent of excise moneys received for liquor licenses.	1 per cent of salary; not to exceed $30 in case of teachers, nor $40 in case of supervising officers.	Gifts and bequests; interest.
Rochester (Act of 1905).	No provision.	Amount equal to one-half of total contributions of teachers.	2 per cent of salary.	Gifts and bequests.
Ohio.	No provision.	Amounts withheld from salaries on account of absence. 1 to 2 per cent of money raised by taxation.	$2 per month.	Gifts and bequests.
Oregon: Applies to districts having more than 10,000 children of school age.	No provision.	1 per cent of taxes received.	Not fixed.	Gifts and bequests.
Pennsylvania:* Applies to all school districts.	.....	.....	.....	.....
Philadelphia.	No provision.	Amount equal to contributions of teachers.	1 per cent of salary of teachers having taught 10 years or less; 2 per cent of teachers, more than 20 years. Maximum contribution, $50 annually.	Gifts and bequests.
Rhode Island.	All.	No provision.	No provision.	No provision.
Providence (Act of 1897).	No provision.	No provision.	1 per cent of salary, not to exceed 1 per cent of $1,200.	Gifts and bequests; interest on fund.

* The Pennsylvania *School Code* of 1911 incoporates the Act of 1907, empowering school districts of the second and third classes to establish teachers' retirement funds. Harrisburg and Pittsburgh had pension systems under the Act of 1907

RELATING TO TEACHERS PENSIONS—*Continued*

Pension Begins		Minimum Sum Paid Annuitant	Maximum Sum Paid Annuitant	Refunds to Teachers	Additional Data
With Disability	Without Disability				
After 20 years, if a female; after 25 years if a male; ⅔ of which must have been in Buffalo.	After 30 years, if a female; after 35 years if a male, ⅔ of which must have been in Buffalo.	Not fixed. Annuitant must have contributed an amount equal to 40 per cent of salary at retirement.	One-half of annual salary at time of retirement, not to exceed $800 annually.	Full amount contributed.	5 trustees: mayor, superintendent of schools, chairman of examiners, president of schoolmasters' association, president of women teachers' association.
After 20 years, 15 of which must have been in the city.	After 30 years if 65 years of age.	Amount equal to one-half the salary received at the time of retirement. After 30 years of service, not less than $600. In case of disability, annuity bears same ratio to full annuity as time taught bears to 30 years.	Same as minimum, but teacher shall not receive more than $1,500, professor in higher institution, not more than $2,000.	Amount contributed if dismissed.	Board of education controls. Retirement determined by retirement board.
f a male, 25 years; if a female, 20 years; 15 of which must have been in the city in both cases.	If a male 35 years, if a female 30 years, 15 of which must have been in the city in both cases.	One-half of annual salary at time of retirement.	$800 annually.	Amount contributed if dismissed.	Board of education, superintendent of schools, 1 principal, and 1 teacher constitute board of trustees.
fter 20 years, 10 of which must have been in the district.	After 30 years, 15 of which must have been in the district.	.....	$450. Up to maximum annuitant receives $1,250 for each year of service.	One-half of amount contributed if teacher resigns; all contributed if dismissed.	Board of trustees composed of not less than 3, nor more than 7 members. Contribution compulsory on all new teachers.
ot fixed.	Not fixed.	Not fixed.	Not fixed.	Not fixed.	Teachers with consent of school board may form association. Majority of teachers must favor, before incorporation.
.....	.....	.....	.....	.....	.....
fter 5 years. All annuitants must have contributed an amount equal to 25 years' contribution.	After 30 years of service, 20 of which must have been in the city.	$400 (for 30 years' service). In case of disability annuity bears same ratio to full annuity as time taught bears to 30 years.	$800. Between minimum and maximum, full annuity shall be one-half the annual salary at time of retirement.	Total amount contributed if dismissed.	Retirement board composed of president and 2 members of board of education, 1 member of board of superintendents, and 1 teacher.
o provision.	After 35 years, 25 of which must have been in the state.	(See Maximum.)	$500. One-half of annual salary during last 5 years of service.	.....	State board of education controls.
fter 10 years. Must have contributed 5 years.	After 35 years if a male; after 30 years if a female. Must have contributed 5 years.	(See Maximum.)	One-half of salary at time of retirement.	No provision.	9 trustees: president and 3 members of school board, superintendent of schools, city treasurer, and 3 teachers.

State or City; Application	Paid by State	Paid by Local Authorities	Contributed by Teacher	Other Sources of Revenue
South Carolina: Applies to city of Charleston (Acts of 1898 and 1902).	No provision.	4 per cent of gross income of special school fund.	No provision.	Gifts and bequests; interest on retirement fund.
Utah: Applies to cities of first and second classes.	No provision.	Amount withheld from teachers' salaries for absence, not to exceed 5 days.	1 per cent of salary.	Gifts and bequests.
Vermont: Applies to entire state.	No provision.	Such amount as may be appropriated.	No provision.	No provision.
Virginia: Applies to entire state.	$5,000 annually.	No provision.	1 per cent of salary	Gifts and bequests.
Wisconsin: Applies to entire state except cities of the first class.	Ten cents for each person of school age in the state.	No provision.	1 per cent not exceeding $15 annually, of salary for first 10 years; 2 per cent, not exceeding $30, thereafter for 15 years.	Gifts and bequests.
Milwaukee (Act of 1909).	No provision	1 per cent of gross school fund assessed and collected, if necessary to pay annuities.	Two dollars per month for 25 years or until $500 is paid.	Gifts and bequests; interest on fund

ELATING TO TEACHERS' PENSIONS—*Continued*

Pension Begins		Minimum Sum Paid Annuitant	Maximum Sum Paid Annuitant	Refunds to Teachers	Additional Data
With Disability	Without Disability				
ter 20 years of service in the city.	After 25 years of service if 65 years of age and if "in need of maintenance."	(See Maximum.)	One-half of salary at time of retirement, not to exceed $250.	.....	5 trustees: chairman and 2 members of school board, superintendent of schools, and 1 teacher.
ter 5 years.	After 30 years of service if 60 years old.	In case of disability annuity bears same ratio to full annuity as time taught bears to 30 years.	One-half of average annual salary during last 5 years of service.	If dismissed total amount contributed; in case of resignation, one-half of amount contributed.	.....
o provision.	After 30 years of service in the state.	(See Maximum.)	One-half the average annual salary during last 5 years of service.	.....	Voted by town or district on recommendation of school directors or prudential committee.
ter 20 years of service in the state.	After 30 years; men must be 58 years old, women, 50.	(See Maximum.)	$500. One-half of average annual salary during last 5 years of service.	No provision	Controlled by state board of education.
ter 18 years of service in the state.	After 25 years, 18 of which must have been in the state.	(See Maximum.)	$450. $12.50 for each year of service.	One-half of amount contributed.	5 trustees: state treasurer, state superintendent, and 3 teachers.
ter 15 years in the city after contributing 15 years.	After 25 years, 15 of which must have been in the city.	In case of disability, at discretion of board of trustees.	$400. $500 must have been contributed.	Full amount contributed.	9 trustees: president and 4 members of school board, and 4 teachers, 2 men and 2 women.

GENERAL TEACHERS' PENSION LAWS IN THE UNITED STATES

Arizona

Section 1. Whenever any person at the taking effect of this Act or thereafter, shall have served for twenty-five (25) years, or more, in the aggregate as a teacher in the public schools of any school district, or school districts of Arizona, the State Board of Education may order and direct that such person be retired from further service in the schools of Arizona; and from the date of the making of said order, service of such person as teacher in said public schools shall cease and such person shall retire, and thereafter, during his or her lifetime shall be paid from the school fund of the state an annual pension of Six Hundred Dollars ($600.00), to be paid in quarterly installments.

Sec. 2. The State Board of Education at the time of making said order of retirement, shall cause the same to be recorded in a book to be kept by them for that purpose, and shall immediately file with the State Auditor a certified copy of said order, which certified copy shall be evidence to said Auditor that the person retired from service in the public schools of Arizona is entitled to the pension provided for by the provisions of this Act.

Sec. 3. Any person entitled to a pension under the provisions of this Act shall quarterly file a verified claim with the Auditor of the State, said claim having the approval of the State Superintendent of Public Instruction indorsed thereon, and upon the filing of said claim, the State Auditor shall allow the same and draw a warrant in favor of the person entitled to such pension, upon said school fund of the State and the State Treasurer shall pay the same out of the school fund of the State in the same manner as other warrants out of said fund are paid. (School Laws, 1912, p. 90.)

California

Section 1. The superintendent of public schools, or in consolidated cities and counties the superintendent of common schools, the county treasurer, or in consolidated cities and counties the city and county treasurer, and the chairman of the board of supervisors, or in consolidated cities and counties the mayor, of each county, or consolidated city and county, and their successors in office, are hereby constituted a board of trustees of the public school teachers' annuity and retirement fund, to manage the same as hereinafter directed; said board shall be known as the public school teachers' retirement fund commissioners and its members shall serve without extra compensation, and shall be liable on their official bond for the performance of the duties imposed by this act. It shall be the duty of the district attorney of every county, or the city and county attorney of every consolidated city and county, to attend to all suits, matters, and things in which the said board of commissioners may be legally interested, and to give his advice or opinion, in writing, whenever required by said board.

Sec. 2. The public school teachers' retirement fund commissioners shall organize as such board by choosing one of their number as chairman and one as secretary. The county treasurer, or in consolidated cities and counties the city and county treasurer, shall be ex officio treasurer of said retirement fund. Said board shall hold quarterly meetings on the third Saturday in January, April, July, and October of each year, at the office of the county superintendent of public schools, or, in consolidated cities and counties, at the office of the superintendent of common schools. It shall biennially, at its meeting in January, select from its members a chairman and a secretary. A majority of its members shall constitute a quorum for the transaction of business. It shall report annually to the board of supervisors of the county, or consolidated city and county, the condition of said retirement fund, and the receipts and disbursements on account of the same, with a full and complete list of the beneficiaries of said fund, and the amounts paid to each of them.

SEC. 3. Said board of public school teachers' retirement fund commissioners shall issue warrants, signed by its chairman and secretary, to the persons entitled thereto, for the amounts of money ordered paid to such person from said fund by said board, stating therein for what purpose such payment is made, and the treasurer shall pay such warrants on presentation. Said board shall keep a record of all its proceedings, and said record shall be open to public inspection. It shall, at each quarterly meeting, make a list of all persons, if any, entitled to payment out of the funds provided by this act, and enter said list in a book to be kept by them for that purpose, to be known as the public school teachers' annuity and retirement fund book, which list shall be sworn to as correct by the chairman and the secretary of said board, and which shall be open to public inspection.

NOTE.—Sections five and eight of this act were amended by act approved March 31, 1901. The reference, in section eight, to "subdivision four of section twelve (as amended in section five of this act)" is an error, there being no subdivision four of section twelve.

SEC. 4. In addition to the powers hereinbefore granted to said board, it shall have the power, (1) to provide for the payment of its necessary expenses, such as printing, stationery, and postage stamps; and where the number of those subject to the burdens of this act is greater than one hundred, it may employ a clerk at a salary not to exceed one hundred and twenty dollars per annum, and (2) to make such needful rules and regulations for the transaction of its business, from time to time, as may be necessary; the said expenses and the said clerk's salary shall be paid from the annuity fund in such counties, or consolidated cities and counties, wherein there shall be "annuity funds," but wherever there shall be no "annuity fund," the said expenses shall be paid from the "distribution fund," and the said salary from the reserve fund. [As amended May 1, 1911.]

SEC. 5. Those subject to the burdens of this act in each county, or in each consolidated city and county, at a meeting called for the purpose by the superintendent of public schools of such county or of such city and county, on the first Saturday in May following the creation of the fund hereinafter specified, shall elect by ballot five of their number, who shall constitute a committee on retirement; the members of said committee shall, immediately after their election, classify themselves by lot so that one shall serve for one year, two serve for two years, and two shall serve for three years; and annually, at a meeting to be called in the same manner on the first Saturday in May of each year after the first meeting, the successor or successors of the member or members of said committee whose term of office is about to expire, shall be elected for a term of three years; *provided, however*, that said committee shall always consist of at least one class teacher from some primary school, one from some grammar school, and one from some high school in the county, or consolidated city and county, whenever such election is possible. In the event of a vacancy, the superintendent of schools shall appoint until the next annual election.

Within fifteen days after the taking effect of this amendatory act, the contributors to said fund in any county, or consolidated city and county, in this state, at a meeting called for that purpose, by the superintendent of public schools of such county, or consolidated city and county, (or if he neglects or refuses to call such meeting, then such meeting may be called by ten of such contributors), may select and designate, by resolution adopted by a majority vote of those present which of the two alternatives presented in section eight, class two, in section eight, class six, in section eight, class seven, and in section eleven, respectively, shall be followed in such county or consolidated city and county. In the event that no such meeting is called or held for the purpose of making such selection and designation, the said contributors in such county, or consolidated city and county, where no such meeting shall be held, will be deemed to have selected the first (marked subdivision "A") of each of the above-mentioned alternatives.

In counties and consolidated cities and counties where a public school teachers' annuity and retirement fund shall be hereafter created the said selection and designation shall be made at the said meeting to be held on the first Saturday in May following the creation of said fund. After any selection and designation shall have been made, pursuant

to this section, no change shall ever be made thereafter in that connection. A certified copy of all resolutions adopted pursuant to this section shall be furnished by said meeting of said contributors to the board of public school teachers' retirement fund commissioners of such county or consolidated city and county. [As amended March 20, 1903.]

SEC. 6. The board of education of any incorporated city or town, and the board of trustees of any school districts outside of said city or town, shall refer all applications for retirement to said committee on retirement, or may, of its own motion, submit the name of any person or persons whom it desires to have retired to the said committee on retirement, and it shall thereupon be the duty of said committee to investigate the case and report to said board of education, or board of trustees, whether or not said teacher should be retired, and the annuity to which said teacher is entitled, if entitled to any. At least three members of the said committee must concur in the report, if it be in favor of granting said annuity. This report of said committee shall be final. Said board of education or board of trustees, shall thereupon certify and send this report to the public school teachers' retirement fund commissioners, who shall be bound by its decision.

SEC. 7. In addition to the powers heretofore granted to said committee on retirement, it shall have the power (1) to subpœna and compel witnesses to attend and testify before it on all matters relating to the operation of this act, and any member of said committee may administer an oath or affirmation to such witness in the form prescribed in courts of justice; (2) to make such rules and regulations for the transaction of its business as may from time to time be necessary.

SEC. 8. Any public school teacher or any occupant of one of the offices mentioned in subdivision four of section twelve of this act, who has been a contributor under the provisions of this act, and who has ceased teaching, for a time, or has ceased to occupy such office, may again become a contributor upon returning to teaching in the public schools of this state, or upon becoming an occupant of any one of the offices mentioned in said subdivision four of section twelve, and shall thereupon be credited with his said previous service and contribution; *provided*, that no person shall be a contributor to a public school teachers' annuity and retirement fund under this act who does not hold a valid certificate or diploma to teach in the public schools of this state.

The annuitants under this act are classed as follows:

Class One. Any teacher who shall have served in the public schools of this state for thirty years as a teacher, and who shall have been subject to the burdens imposed by this act for thirty years, shall be entitled to retire under the provisions of this act. Any teacher who has served in the public schools of this state, and who has served in one or more of the offices mentioned in said subdivision four of section twelve, and the aggregate period of whose service in the said public schools and in said office or offices shall be thirty years, and who shall have been subject to the burdens imposed by this act during said thirty years, shall be entitled to retire under the provisions of this act; *provided*, *however*, such teacher shall have held a valid certificate or diploma to teach in the public schools of this state during all of said period. Annuitants of class one shall be entitled to receive from the said public school teachers' annuity and retirement fund the sum of thirty ($30) dollars per month in counties, and fifty ($50) dollars per month in consolidated cities and counties, payable quarterly.

Class Two. Any teacher who shall have served in the public schools of this state for thirty years, and who was unable to contribute to said public school teachers' annuity and retirement fund for thirty years, by reason of the non-establishment or non-existence of said fund, and any teacher who shall have served in the public schools of this state, and who shall have served in one or more of the offices mentioned in said subdivision four of section twelve, and the aggregate period of whose service in the said public schools, and in said office or offices, is thirty years, and who has held a valid certificate or diploma to teach in the public schools of this state during all of said period and who was unable to contribute to said fund for thirty years by reason of the non-establishment or non-

existence of said fund, shall be retired upon application to the said board under either subdivision A or subdivision B hereof, as the contributors to said fund in such county, or consolidated city and county, shall have selected to follow, as provided in section five of this act.

A. Such applicant upon retirement shall receive from the public school teachers' annuity and retirement fund the sum of thirty ($30) dollars per month in counties, and fifty ($50) dollars per month in consolidated cities and counties, payable quarterly; *provided*, that such applicant for retirement, is at the date of the taking effect of this amendatory act, a contributor to the public school teachers' annuity and retirement fund in the county, or consolidated city and county, where he is teaching or holding such office, or becomes a contributor thereto within ninety (90) days after he becomes such teacher or such office holder, and shall have paid into the said fund, at the time of such retirement, a sum aggregating what he would have paid into said fund in thirty (30) years, had he been a contributor thereto for that period; *provided, further*, that annuities under this class shall not begin until five (5) years after the retired teacher became a contributor.

B. Such applicant upon retirement shall receive from the public school teachers' annuity and retirement fund the sum of five ($5) dollars per month, payable quarterly, for every two and one-half ($2\frac{1}{2}$) years (or fraction thereof equal to or greater than one-half of two and one-half years) such teacher or office holder shall have contributed to said fund until the maximum annuity of thirty ($30) dollars per month in counties and fifty ($50) dollars per month in consolidated cities and counties shall have been reached; *provided*, that such applicant for retirement is, at the date of the taking effect of the amendatory act, a contributor to the public school teachers' annuity and retirement fund in the county, or consolidated city and county, where he is teaching or holding such office, or becomes a contributor within ninety (90) days after the taking effect of this amendatory act, or becomes a contributor thereto within ninety (90) days after he becomes such teacher or such office holder.

No person shall be retired under this subdivision unless he shall have paid into said fund, at the time of such retirement, a sum aggregating what he would have paid into said fund in thirty (30) years had he been a contributor thereto for that period.

No teacher or office holder shall be retired until he has been a contributor to the fund for five (5) years.

Class Three. Any public school teacher who shall have served for thirty years, twenty-five of which shall have been in the public schools of this state, or partly in the public schools of this state and partly in one or more of the offices mentioned in said subdivision four of section twelve, and who shall have been subject to the burdens imposed by this act for twenty-five years, shall receive upon retirement after thirty years of such service, the sum of thirty ($30) dollars per month in counties, and fifty ($50) dollars per month in consolidated cities and counties, payable quarterly; *provided*, he shall have paid into the said fund, at the time of such retirement, a sum aggregating what he would have paid into said fund in thirty (30) years, had he been a contributor thereto for that period.

Class Four. Any public school teacher or any officer mentioned in said subdivision four of section twelve, subject to the burdens of this act, who shall remove to another county in this state, may continue to be a contributor to the public school teachers' annuity and retirement fund in the county, or in the consolidated city and county, from which he removed, so long as he continues to be a public school teacher or the occupant of one of said offices; and it is hereby made the duty of the county treasurer of the county or consolidated city and county, wherein such teacher or officer agreed to become subject to the burdens of this act, to receive such contributions of such non-residents, and to place such contributions to the credit of the public school teachers' annuity and retirement fund.

Class Five. Any teacher who ceases to serve in the public schools of any county, or of any consolidated city and county, or who ceases to serve in one of the offices mentioned in said subdivision four of section twelve, in the county or consolidated city and county,

where he has been subject to the burdens imposed by this act, and who shall have served in the public schools of this state for thirty (30) years, or who shall have served partly in the public schools of this state and partly in one or more of the offices mentioned in said subdivision four of section twelve, for an aggregate period of thirty (30) years, shall be entitled to retire, and to receive from the public school teachers' annuity and retirement fund of the county, or consolidated city and county, to which he has contributed for at least five (5) years an annuity equal to such proportion of the maximum annuity granted under this act as the time he has been subject to the burdens imposed by this act in such county, or consolidated city and county, bears to the period of thirty years.

Class Six. Contributors to said public school teachers' annuity and retirement fund retiring under this class, shall be retired either under subdivision A, or subdivision B hereof, as the contributors to said fund in such county, or consolidated city and county, shall have selected to follow, as provided in section five of this act.

A. If any teacher, or any office holder mentioned in said subdivision four of section twelve, after the expiration of fifteen (15) years, and before the expiration of thirty (30) years, of service in the public schools of this state, or of service partly in the said public schools and partly in one or more of the offices mentioned in said subdivision four of section twelve shall be compelled, by reason of incapacity, to retire from public school service, or from one of the offices mentioned in said subdivision four of section twelve, while holding a valid certificate or diploma to teach in the public schools of this state, such retiring teacher, or office holder, if a contributor to the said fund at the time of retirement, shall be entitled to receive from the public school teachers' annuity and retirement fund, as many thirtieths (30ths) of the full annuity as he has had years of said service, by paying into the public school teachers' annuity and retirement fund the contributions to said fund corresponding to those years of service rendered at a time when, or in a place where, it was impossible to make such contributions by reason of the non-existence of a public school teachers' annuity and retirement fund; *provided*, that he shall have contributed to the said fund for five years before he becomes an annuitant.

B. If any teacher or any office holder mentioned in said subdivision four of section twelve, after the expiration of five years, and before the expiration of thirty years of service in the public schools of this state, or of service partly in the said public schools and partly in one or more of the offices mentioned in said subdivision four of section twelve, shall be compelled, by reason of incapacity, to retire from public school service, or from one of the offices mentioned in said subdivision four of section twelve, while holding a valid certificate or diploma to teach in the public schools of this state, such retiring teacher or office holder, if a contributor to the said fund at the time of retirement, shall be entitled to receive from the public school teachers' annuity and retirement fund a sum in dollars equal to such proportion of the maximum annuity granted under this act as the time he shall have been subject to the burdens of this act bears to the period of thirty years; *provided, however*, that those who have served in the public schools of this state, or partly in the said public schools and partly in one or more of the offices mentioned in said subdivision four of section twelve, at a time when, or in a place where, it was impossible to make contributions to said fund, by reason of the non-existence of said fund, may receive, in addition to the proportion of the maximum annuity last hereinabove specified, such an additional proportion of the full annuity as the number of years of said service, while not burdened with the provisions of this act bears to thirty years; *provided, further*, that they shall have paid into the said fund at the time of their retirement, an amount equal to what they would have paid into said fund had they been subject to the burdens imposed by this act for the full time of said service not to exceed thirty years; *and provided, further*, that no person retired under this subdivision B shall ever receive a greater annuity than he would have received had he retired on account of years of service; *and provided, further*, that he shall have contributed to the said fund for five years before he becomes an annuitant.

Class Seven. Contributors to said public school teachers' annuity and retirement fund, retiring under this class, shall be retired under either subdivision A, or under subdivision B hereof, as the said contributors to said fund in such county, or consolidated city and county, shall have selected to follow, as provided in section five of this act.

A. Any public school teacher who shall have been subject to the burdens imposed by this act, for a period of at least five years, and who shall have served in the public schools of this state for a period of fifteen (15) years, or partly in the said public schools and partly in one or more of the offices mentioned in said subdivision four of section twelve, for a period of fifteen years, and who has held a valid certificate or diploma to teach in the schools of this state during all said period, and who shall have been declared incapacitated by the committee on retirement, to perform the duties of a public school teacher, or the duties of the office which he may be occupying, if he should be occupying one of the offices mentioned in said subdivision four of section twelve, shall be entitled to retire and to receive an annuity from the public school teachers' annuity and retirement fund, equal to such proportion of the maximum annuity granted under this act as the time he has been subject to the burdens imposed by this act bears to the period of thirty years.

B. Any public school teacher who shall have been subject to the burdens imposed by this act for a period of five (5) years, and who shall have served in the public schools of this state for a period of five (5) years, or partly in the said public schools and partly in one or more of the offices mentioned in said subdivision four of section twelve, for a period of five years, and who has held a valid certificate to teach in the schools of this state during said period, and who shall have been declared incapacitated, by the committee on retirement, to perform the duties of a public school teacher, or the duties of the office which he may be occupying, if he should be occupying one of the offices mentioned in said subdivision four of section twelve, shall be entitled to retire, if a contributor to the fund at the time of retirement, and to receive an annuity, from the public school teachers' annuity and retirement fund a sum in dollars equal to such proportion of the maximum annuity granted under this act, as the time he shall have been subject to the burdens imposed by this act bears to the period of thirty years.

Class Eight. Teachers of public evening schools receiving a salary of fifty ($50) dollars or less per month, shall be subject to one-half of the burdens, and shall be entitled to one-half of the benefits of this act; *provided*, that any public school teacher who is employed both in a day and an evening school shall be considered for the purposes of this act to be employed in a day school only; *provided, further*, that an evening public school teacher, who at any time before retirement under the provisions of this act shall become a day public school teacher, or an occupant of one of the offices mentioned in said subdivision four of section twelve, shall upon retirement as a day public school teacher, or as one of said officers, be credited with half time for his said evening school service, under the class in which he may be retired.

High school and other public school teachers in counties, or in consolidated cities and counties in which the act of which this act is amendatory has been in force, who were unable by reason of any imperfection in the terms of said act, to become contributors, shall be allowed, upon admission under the terms of this act, and upon payment of the amounts they would have paid had they been contributors, to date the time of their admission from the time of the organization of the public school teachers' annuity and retirement fund in their county or consolidated city and county. City treasurers are hereby directed to pay into the public school teachers' annuity and retirement fund of their respective counties the contributions of teachers and officers, whose salaries are paid by, or through city treasurers, in the same manner as provided in the act of which this act is amendatory, to be paid by the treasurer of a county, or consolidated city and county.

Compliance with these provisions shall render any public high school or other public school teacher eligible to the benefits provided in any one of the eight classes of annuitants in this act created to which such teacher may be qualified.

Any and all annuities shall be suspended if the recipient returns to the profession of teaching or becomes the occupant of one of the said offices mentioned in subdivision four of section twelve. Any annuity less than two-thirds of the maximum annuity shall cease at the expiration of one year from the time at which the committee on retirement, constituted in section five of this act, shall decide that the recipient has been restored to the capacity of performing the duties of a public school teacher.

All teachers now employed in the public schools of this state who filed the notice specified in the act of which this act is amendatory, within ninety days after the passage of this amendatory act in counties or in consolidated cities and counties, where the provisions of any act or acts to which this act is amendatory are now applicable, and all other public school teachers in other counties or consolidated city and county who become contributors within ninety days after the establishment of a public school teachers' annuity and retirement fund therein and who shall have paid at the time of retirement an amount equal to what they would have paid had they been subject to the burdens imposed by the provisions of this act for thirty (30)years, shall not suffer any reduction of annuities; *provided, however*, that the provisions of this paragraph shall not apply to counties or consolidated cities and counties in which the contributors to said fund shall select to be governed by the provisions of subdivision B of classes two, six, and seven respectively of section eight, and subdivision B of section eleven as provided in section five. [As amended March 20, 1903.]

SEC. 9. If at the end of any quarter year there shall not be a sufficient amount of money in the "annuity fund," or in the "distribution fund," as the case may be, to pay all warrants and demands of annuitants in full, then the money in that fund shall be divided pro rata among them, and the sum received by each annuitant shall be in full discharge of all claims against said fund to that date. [As amended March 20, 1903.]

SEC. 10. The public school teachers' annuity and retirement fund herein provided for, shall consist of the following, with the income and interest thereof:

(I) Twelve ($12) dollars per school year of the salaries paid to all those subject to the burdens imposed by this act, in each county, or consolidated city and county, shall be deducted from the warrants for salary, and paid by the treasurer of the county, or consolidated city and county, to the public school teachers' retirement fund commissioners of said county, or consolidated city and county; and it shall be the duty of the secretary of the board of education in every incorporated city or town or consolidated city and county, and the clerk of the board of trustees of every public school district outside of such city or town, or consolidated city and county, to deduct from each salary demand, the said sum according to the class to which each teacher belongs, and to draw his warrant at the end of each month for the total amount in favor of the public school teachers' retirement fund commissioners.

(II) All moneys received from gifts, bequests, and devises, or from any other source.

(III) All moneys, pay, compensation, or salary forfeited, deducted, or withheld from the warrant or demand for salary of any teacher or teachers for and on account of absence from duty from any cause, which the board of education of every incorporated city or town, or the board of trustees of every school district outside of such city or town, may appropriate and set apart for the aforesaid fund; and said board of education or board of trustees are hereby empowered to appropriate such moneys, or any part thereof, for such fund; *provided*, that in consolidated cities and counties, after the establishment of an annuity fund therein, it is hereby made the duty of the boards of education to appropriate monthly, at least one-half of such moneys for such fund. [Approved March 11, 1909.]

SEC. 11. The said public school teachers' annuity and retirement fund shall be divided either as designated in subdivision A hereof, or as designated in subdivision B hereof, as the said contributors to said fund in such county, or consolidated city and county, shall have selected to follow pursuant to the provisions of section five (5) hereof.

A. The said public school teachers' annuity and retirement fund in each county, or consolidated city and county, shall be divided into two distinct funds, or accounts, (1) the permanent fund, and (2) the annuity fund.

(1) The permanent fund.

(*a*) The permanent fund shall consist of: (I) Twenty-five per cent of all contributions from those affected by this act; (II) Twenty-five per cent of all gifts, bequests, or devises, unless otherwise ordered by the donor or the testator; (III) Twenty-five per cent of all money deducted from the salaries of teachers because of absence from duty.

(*b*) When the permanent fund shall amount to the sum of fifty thousand ($50,000) dollars, then all moneys thereafter received shall go into the annuity fund, except such gifts, devises, or bequests as may be specially directed by its donor or testator to be placed in the permanent fund.

(*c*) It shall be the duty of the public school teachers' retirement fund commissioners to invest the aforesaid permanent fund in interest-bearing bonds issued by the federal, state, county, city and county, or municipal governments, and to apply the interest thereon as herein directed.

(2) The annuity fund.

(*a*) The annuity fund shall consist of: (I) The income derived from the permanent fund; (II) All other moneys belonging to the public school teachers' annuity and retirement fund, not hereinbefore directed to be placed in the permanent fund; (III) All moneys in the fund provided for in the act to which this is amendatory.

(*b*) The annuity fund shall be the only one from which annuitants shall be paid.

(*c*) If at the end of any fiscal year there remain any surplus in the annuity fund, said surplus shall be deposited by the public school teachers' retirement fund commissioners in any savings bank, or saving banks, designated by them.

B. The said public school teachers' annuity and retirement fund in each county, or consolidated city and county, shall be divided into two distinct funds or accounts, (1) the reserve fund, and (2) the distribution fund.

(1) The reserve fund.

The reserve fund shall consist of:

(*a*) All moneys collected from the unclassified contributors for the first five years after the creation of said fund.

(*b*) Sixty (60) per cent of all moneys collected from the unclassified contributors for the second five years after the creation of the fund.

(*c*) Fifty (50) per cent of all moneys collected from unclassified contributors for the third five years after the creation of the fund.

(*d*) Thirty (30) per cent of all moneys collected from the unclassified contributors for the fourth five years after the creation of the fund.

(*e*) One hundred per cent of all collections from the classified contributors during the first period of their classification, as hereinafter classified.

(*f*) Ninety per cent of all collections from the classified contributors during the second period of their classification, as hereinafter classified.

(*g*) Eighty per cent of all collections from the classified contributors during the third period of their classification, as hereinafter classified.

(*h*) Seventy per cent of all collections from the classified contributors during the fourth period of their classification, as hereinafter classified.

(*i*) All collections from sources other than said collections from contributors; all donations, and all interest accrued on such reserve fund for a period of twenty years from the creation of said fund.

It shall be the duty of the public school teachers' retirement fund commissioners to place the reserve at fund interest, monthly, in a savings bank selected by the said commissioners. All original contributors to a public school teachers' annuity and retirement fund in any county or consolidated city and county, and all those who became

contributors thereto within the first five years after the creation of said fund, shall be known as unclassified contributors.

All who became contributors during the first decade after the fund shall have been in existence for five years shall be known as class A, and those who became contributors to said fund during each decade thereafter shall be known as classes B, C, D, respectively; each of said classes shall exist for four periods, the first three being for ten years each and the fourth for five years.

When the term for which any class has been formed shall have elapsed, all contributors to such classes who continue to contribute, shall be considered as unclassified.

(2) The distribution fund.

The distribution fund shall not be formed in any county or consolidated city and county, until the said public school teachers' annuity and retirement fund shall have been in existence for five years. It shall then consist of:

(*a*) The income not hereinbefore set aside and declared a part of the reserve fund.

(*b*) After the said fund shall have been in existence for twenty years, in addition to the income not heretofore set aside for the reserve fund, there shall be transferred quarterly during the next five years, from the reserve fund to the distribution fund, sixty (60) dollars; *provided*, that the earnings of the reserve fund for that period shall be equal to, or shall exceed, two hundred and forty ($240) dollars per annum. If the earnings of the reserve fund shall not equal two hundred and forty ($240) dollars per annum, the amount transferred quarterly from the reserve fund to the distribution fund shall be equal to the quarterly interest of the reserve fund.

(*c*) After the said fund shall have been in existence for twenty-five (25) years, the distribution fund shall consist of the income not heretofore set aside for the reserve fund, and one hundred and sixty ($160) dollars to be transferred quarterly, during the next five years, from the reserve fund to the distribution fund; *provided, however*, that this amount does not exceed the quarterly earnings of the reserve fund for that period. Should the one hundred and sixty ($160) dollars exceed the said quarterly earnings, then an amount equal to the quarterly earnings of the reserve fund shall be so transferred.

(*d*) After the said fund shall have been in existence for thirty years the distribution fund shall consist of the income not heretofore set aside for the reserve fund and all of the interest of the reserve fund during the next five years. And should the aforesaid fail to give sufficient funds to pay half of the annuities due, then there shall be transferred quarterly from the reserve fund, over and above the earnings of the reserve fund, thirty ($30) dollars per quarter.

(*e*) After the said fund shall have been in existence for thirty-five years, the distribution fund shall consist of the income not heretofore set aside for the reserve fund. Also the interest on the reserve fund, distributed quarterly during the next five years, and should this not be sufficient to pay half of the annuities due, then there shall be transferred from the reserve fund, in addition to the interest, sixty ($60) dollars quarterly.

(*f*) After the said fund shall have been in existence for forty years, the distribution fund shall consist of the income not heretofore set aside for the reserve fund, the interest on the reserve fund distributed quarterly, and a sum taken from the reserve fund in addition thereto, equal to twelve times the increase in contributors to the said public school teachers' annuity and retirement fund for the preceding year; that is, if the said contributors increase by twenty during the year 1934, then during the 1935 there shall be taken from the reserve fund, in addition to the interest, two hundred and forty ($240) dollars per annum.

All disbursements shall be from the distribution fund, except as otherwise provided in section four. [As amended March 20, 1903.]

SEC. 12. This act shall be binding upon such public school teachers, and such officers mentioned in said subdivision four of section twelve as shall sign and deliver to the public school teachers' retirement fund commissioners, and to the secretary of the board of educa-

tion of the incorporated city or town, or consolidated city and county, or to the clerk of the board of trustees of the school district, in which they are employed, a notice in substantially the following form:

———— —— 19——.

To the Public School Teachers' Retirement Fund Commissioners of ———— *county (or city and county):*

You are hereby notified that I agree to be bound by, and desire to avail myself of the provisions of the act of the legislature of the State of California, approved March twenty-ninth, eighteen hundred and ninety-seven, entitled "An act to amend an act approved March twenty-sixth, eighteen hundred and ninety-five, entitled 'An act to create and administer a public school teachers' annuity and retirement fund in the several counties, and cities and counties in the state,'" as amended March 23, 1901, and [March 20] 1903.

Signed————————————.

Provided, that at least thirty public school teachers within the county, or consolidated city and county, shall file the notice hereinbefore set forth; *provided, further*, that in all counties, or in consolidated cities and counties, where there is a less number of teachers than thirty, this act shall be binding on all those who so signify their intention of being bound thereby.

(2) In consolidated cities and counties it shall be binding upon all teachers elected or appointed to teach in the public schools of such consolidated cities and counties after the passage of this act.

(3) Annuities heretofore granted under the provisions of the act of which this act is amendatory shall be continued for the same amount as heretofore paid, subject, however, to the conditions imposed by sections nine (9) and eleven (11) of this act.

(4) Any county, consolidated city and county, or city superintendent of schools of this state, and any deputy superintendent of schools for any county, consolidated city and county, or city of this state, and any person engaged in any other educational work, required by law to have the qualifications of a teacher in the public schools of this state, may avail himself of the provisions of this act; and wherever the word "teacher" is used in this act it shall be deemed to include such officer or officers. [Amended March 20, 1903.]

SEC. 13. Every public officer who shall issue, or receive in his official capacity, any warrant, or who shall receive or pay out any money, in any manner connected with, pursuant to, or dependent upon, the provisions of this act, shall keep a full, accurate, and public record of all his transactions appertaining to the same. (School Law, 1911, pp. 285–302.)

COLORADO

SECTION 1. In every school district of the first class, there may be created a school teachers' retirement fund which shall be controlled by the board of school directors of the school district concerned.

SEC. 2. The board of directors in any such district is hereby authorized to establish a public school teachers' retirement fund, and shall be authorized to pay out of such fund a sum not to exceed forty dollars ($40) per month to any man teacher sixty years of age or any woman teacher fifty years of age, who has been in active service as a teacher for a period of twenty-five years, of which not less than fifteen years shall have been within said school district.

The board of school directors of any such district may also, subject to the above limitations, make provisions for such teachers as may become permanently incapacitated from teaching while in the service of the district, *provided, however*, that the said beneficiary shall have served in the school district for a period of not less than ten years.

Any teacher of such school district coming under the provisions of this act who may, by making application, or by action of the board of school directors, be entitled to receive the benefit from the public school teachers' retirement fund as provided for in this act,

shall not be entitled to receive benefit while drawing a salary as a teacher in active service.

SEC. 3. The moneys for the use of the public school teachers' retirement fund shall be secured by a special levy upon the said school district, such special levy, however, not to exceed one-tenth ($\frac{1}{10}$) of one mill, and from gifts or bequests which may be made to said fund. (Chap. 214, May 5, 1909.)

ILLINOIS

SECTION 1. Be it enacted by the People of the State of Illinois represented in the General Assembly: That an Act to establish and maintain a system of free schools, approved and in force June 12, 1909, be and the same is hereby amended by adding thereto 14 sections to be known as sections 127*a*, 127*b*, 127*c*, 127*d*, 127*e*, 127*f*, 127*g*, 127*h*, 127*i*, 127*j*, 127*k*, 127*l*, 127*m*, 127*n*, which shall read as follows:

127*a*. The board of education may establish and maintain a teachers' pension and retirement fund. Said board of education of said district shall cause to be elected a board of management for the purpose of carrying out the provisions of this Act. Said board of management shall consist of either three or nine members, as said board of education shall determine. Two-thirds of the membership of said board of management shall consist of members of the active teaching force of said district, who are contributors to said pension and retirement fund and they shall be elected by the members of the active teaching force of said district who are contributors to said pension and retirement fund, in such manner and for such terms as said board of education shall determine. One-third of the membership of said board of management shall consist of members of the board of education to be selected by such board of education for such terms as said board may determine.

127*b*. The teachers' pension and retirement fund shall consist of moneys contributed by teachers desiring its benefits under the provisions of this Act; of moneys received from donations, legacies, gifts, bequests, and otherwise, and of moneys paid into said fund in pursuance of any law now in force or hereafter enacted.

127*c*. The board of education shall have charge of such fund and shall invest the same in the manner prescribed by section 72 of this Act, and shall have power to make payments from such fund of pensions and annuities granted in pursuance of this Act, and shall adopt such by-laws, rules, and regulations for administering the fund as it shall deem advisable.

127*d*. Any person who shall be employed to teach in the public schools of the district after this Act shall take effect, shall be entitled to the benefits of the fund upon complying with the provisions of this Act, and for the purpose of this Act such persons shall be divided into the following classes:

First—Those who have taught five years or fewer than five years.

Second—Those who have taught more than five years and not more than ten years.

Third—Those who have taught more than ten years and not more than fifteen years.

Fourth—Those who have taught more than fifteen years.

After this Act shall take effect, there shall be set apart from the salaries of all persons in the employ of the board of education as teachers, $5 per annum while they remain in the first class; $10 per annum while they remain in the second class; $15 per annum while they remain in the third class; and $30 per annum while they remain in the fourth class, which amounts shall be deducted by the board of education in equal installments from their respective salaries at the regular times for the payment thereof, and be paid into and constitute a part of the teachers' pension and retirement fund of the district.

127*e*. Teachers who become contributors to and beneficiaries of the pension and retirement fund, under any provisions of this Act, may count past services as a part of the period of twenty-five years hereinafter specified, by paying into the fund a sum equal to that which he or she would have contributed under the provisions of this Act, had he or

she been a regular contributor to said fund, during said period of past service, together with interest thereon at the rate of four per centum per annum, from the time such payments would have been made, to the time such person shall, by making such payment, become entitled to the benefits of such past service.

127*f*. The board of management shall adopt a resolution declaring the maturity of service and right to the immediate benefits of the fund in favor of persons entitled to the benefits thereof in the following cases:

First—When any such persons shall have taught in public schools for a period of twenty-five years within the meaning of this Act.

Second—When any contributor to the fund shall have taught fifteen years in the public schools within the meaning of this Act and shall have been declared by three competent physicians who have made a physical examination of the teacher, at the request of the board of management, to be suffering from a permanent disability; *provided, however*, that the board of management shall not declare any contributor entitled to the immediate benefits of the fund until he or she shall have taught in public schools of the district three-fifths of the term of service of twenty-five or fifteen years, as the case may be: And, *provided further*, that no person shall be entitled to the benefits of the fund until he or she shall have retired from service as a teacher.

127*g*. Each teacher so retired or retiring after twenty-five years of service shall be entitled thereafter to receive an annuity of not to exceed $400, and each teacher so retired because of permanent disability after fifteen years of service shall receive as an annual pension such proportion of the full annuity of $400 as the sum contributed by such teacher so retired bears to the total contributions required for a full annuity. Pensions and annuities shall be paid monthly during the school year out of the fund created in accordance with the provisions of this Act, in the manner provided by law for the payment of the salaries of teachers.

127*h*. The president and secretary of the board of education shall certify monthly to the treasurer all amounts deducted from the salaries of teachers, special teachers, principals, and superintendents, in accordance with the provisions of this Act, which amounts, together with all other moneys contributed to the fund, shall be set apart and held by the treasurer of the district as a special fund for the purposes herein specified, and shall be paid out on recommendation of the board of management upon warrants signed by the president and secretary of the board of education.

127*i*. The treasurer of the district shall be ex officio the custodian of the pension and retirement fund and shall hold the same subject to the control and direction of the board of education, in accordance with the provisions of this Act. The treasurer shall keep his books and accounts concerning such fund in the manner prescribed by the board of education and his books and accounts shall be subject to the inspection of the board or any member thereof. The treasurer shall be liable on his official bond for the proper performance of his duties and the conservation of the fund created by this Act. Any legal proceedings which may be necessary for the enforcement of the provisions of this Act shall be brought by and in the name of the board of education for the use of the pension and retirement fund.

127*j*. If at any time a teacher who is willing to continue is not re-employed or is discharged before the time he or she would be entitled to a pension under the provisions of this Act, then such teacher shall be refunded the money he or she may have contributed. Any teacher who shall retire voluntarily from the service prior to entering the fourth class shall receive a refund of one-half the money he or she will have contributed.

127*k*. All persons who shall be employed as teachers by the board of education shall accept the provisions of this Act by such employment, and thereupon become contributors to the pension and retirement fund in accordance with the terms thereof. And the provisions of this Act shall become a part of and enter into any such contract of employment.

127*l*. All pensions or annuities granted under the provisions of this Act and every

portion thereof, shall be exempt from attachemnt or garnishment process and shall not be seized, taken, subjected to, detained, or levied upon by virtue of any execution, or any process or proceedings whatsoever issued out of or by any court in this state for the payment of satisfaction in whole or in part of any debt, claim, damage, demand, or judgment against any pensioner hereunder, and no annuitant or pensioner shall have the right to transfer or assign his or her pension or annuity or any part thereof either by way of mortgage or otherwise.

127*m*. The treasurer shall not be entitled to retain any interest accruing from the pension and retirement fund, but such interest shall be covered into such fund, become a part thereof, and be subject to the purposes of this Act. The treasurer shall also set aside annually all interest accruing from the district funds of the district, whether levied for educational or building purposes, and shall add such interest to the pension and retirement fund.

127*n*. In any school district where there is not sufficient revenue to maintain a teachers' pension fund under the foregoing sections, such school district may, by a majority vote, establish a fund for the retirement of teachers who are over fifty years old and who have faithfully served such district for twenty-five years. The fund shall be derived from such revenues as may be devoted to the purpose by the directors of a district or by direct appropriation by a town. The amount of the annual pension allowed to any person under the provisions of this section shall not exceed one-half the annual compensation received by such person at the time of retirement and in no case shall exceed four hundred dollars ($400). (Laws of Illinois, pp. 513–16, June 6, 1911.)

Indiana

1. In every city in the State of Indiana having a population of 100,000 or more, according to the past preceding United States census, there shall be, and is hereby, created a teachers' pension fund, which shall be governed and managed by a board of trustees, to be composed of seven members, as follows: Three members of the board of school commissioners of such city, to be selected or appointed annually by such board, the superintendent of public schools, one principal, and two teachers regularly employed in the public schools of such city. Said principal and teachers shall be selected at a meeting of the public school teachers of such city on the third Saturday of March, 1907, in such manner and at such place or places as shall be determined and designated by the board of school commissioners of such city; and thereafter there shall be selected on the third Saturday of March of each year one principal and two teachers as members of such board of trustees. The trustees shall hold their offices until their successors shall be selected or elected as above set forth. In the event of a vacancy upon said board occasioned by the death, resignation, or disability of either of said principal or teachers, then the public school teachers of said city shall, within a reasonable time, upon the call of the president of said board of trustees, hold a special meeting and elect a successor or successors. A majority of said trustees shall constitute a quorum for the transaction of business pertaining to said pension fund. Said trustees shall receive no pay for their services as such, except the secretary and assistant treasurer, each of whom may be paid such sum for services as may be fixed by the board of trustees: *Provided, however*, that if any one shall act as such secretary or assistant treasurer who shall receive any of the benefits of said pension fund, as hereinafter provided, the amount of the salary so received by such secretary or assistant treasurer shall be deducted from the amount to which he or she would otherwise be entitled as a beneficiary under said fund.

2. Said board of trustees shall elect from among its number a president, vice-president, and secretary. The president shall preside at the meetings of the board and perform all other duties usual to such office. The vice-president shall perform the duties of the president in his absence. It shall be the duty of the secretary to keep a true and accurate account of the proceedings of such board of trustees and of the teachers of such city,

when acting upon matters with relation to said fund, and to turn over to his or her successor all books and papers pertaining to such office. The secretary of the board of school commissioners of such city shall act as assistant treasurer, and it shall be his duty to keep a true and correct statement of the account of each member with said pension fund, to collect and turn over to the treasurer of said board all moneys belonging to said fund, and to render to the board a monthly account of his doings. He shall furnish bond in such amount as shall be determined and required by said board of trustees, and the board of school commissioners of such city shall allow him such compensation for his services as it may deem proper. The treasurer of such city shall be ex officio the treasurer of said board of trustees, and he shall receive and hold all moneys belonging to such teachers' pension fund; he shall have the custody of all notes, bonds, and other securities belonging to said fund, and shall collect the principal and interest of the same and shall be liable on his bond as such city treasurer for the performance of all the duties imposed upon him by this act and for the faithful accounting of all moneys and securities, including both principal and interest, which may come into his hands and which shall belong to such pension fund. And he shall keep a separate account which shall show at all times the true condition of such fund. Said treasurer shall, upon the expiration of his term of office, account to said board for all moneys, notes, bonds, and other securities coming into his hands and for the interest, income, profits, rentals, and proceeds of and from the same, and he shall turn over to his successor all moneys, notes, bonds, and other securities belonging to said fund. The secretary, treasurer, and assistant treasurer shall make a full, true, and accurate report of their offices and trusts at each annual meeting of such teachers in March of each year. Their books shall at all times be open to inspection or examination by any member of said board of trustees.

3. Such board of trustees shall have full charge and control of the teachers' pension fund of such city, with power to adopt and enforce all needful regulations governing the same, not inconsistent with this act. Said fund shall be derived from the following sources:

First. All moneys that may be given to said board of trustees or to said fund or to the board of school commissioners of such city, for the use of said board of trustees of teachers' pension fund, by any person or persons. Such board of trustees may take by gift, grant, devise, or bequest, any money, choses in action, personal property, real estate or any interest therein, and any such gift, grant, devise, or bequest may be absolute or upon condition that only the rent, profits, and income arising from the same shall be applied to the uses and purposes of said fund. Such board of trustees shall be authorized to take such gift, grant, devise, or bequest under and by the style of the board of trustees of the teachers' pension fund, of such city, and to hold the same, or assign, transfer, or sell the same, whenever proper and necessary, under and by such name.

Second. Every teacher shall be assessed upon his or her salary as follows: One per centum per annum (but not more than $10) upon the salary of each teacher who shall not have taught in excess of fifteen (15) years; and two per centum per annum (but not to exceed $20) upon the salary of every teacher who shall have taught longer than fifteen (15) years: *Provided, however*, that such assessment shall not be made prior to the first day of September, 1907. And the assistant treasurer of such board of trustees shall prepare a roll of each of said assessments and place opposite the name of every teacher the amount of assessment against him or her, and shall furnish a copy of such roll to the treasurer, and the treasurer of said board shall, in November and April of each school year, deduct and retain out of the salary going to such teacher the amount of such assessment, and shall give him or her credit for the same and place the same to the credit of said teachers' pension fund. Every teacher of such city receiving a salary of four hundred and fifty dollars ($450) a year or more shall pay such assessment, and in becoming a teacher he or she shall be conclusively deemed to undertake and agree to pay the same, and to have such assessment deducted from his or her salary as hereinbefore provided.

Third. The board of school commissioners of such city shall levy each year, in addition to all other taxes authorized by law, a special tax of one cent upon each one hundred dollars of taxable property in the city, which sum shall be collected as other taxes are collected by law, and which shall be credited by the treasurer of such city to the said teachers' pension fund, and shall not be used or devoted to any other than the purposes of said fund. And nothing in this act shall be deemed to take from said board of school commissioners the powers now given to said board in relation to the levy of taxes under existing statutes.

4. The board of trustees of such teachers' pension fund shall determine what part of said fund may be safely invested, and how much shall be retained for the immediate needs, demands, and exigencies of said fund. Such investment shall be made: (1) In interest-bearing bonds of the United States, or of the State of Indiana, or in any bond lawfully issued by any state or by any county, township, city, or other municipal corporation, either within or without the State of Indiana; (2) loans secured by mortgage upon real estate within the county wherein such city is located, which loans shall not be in excess of fifty per centum of the appraised value of such real estate. All bonds, mortgages, and other securities shall be deposited with and remain in the custody of the treasurer of said board, who shall collect all interest due thereon, and all the income therefrom, as the same shall become due and payable.

5. The board of trustees of such teachers' pension fund shall establish a sinking fund, to the credit of which shall be put and deposited all gifts, grants, devises, and bequests, and the unexpended balance remaining at the expiration of each fiscal year. And such sinking fund shall be and remain a permanent fund, and no part thereof shall be expended except the interest and income thereof and therefrom: *Provided, however*, that one-half of the amount added to such sinking fund during any year may be used, if necessary, during the year immediately following.

6. Said teachers' pension fund shall be used and devoted in the manner and to the purposes following:

First. The maximum pension to be paid any teacher shall be six hundred dollars ($600) per annum, which amount shall be based upon a service of forty (40) years as such teacher and every pensioner and beneficiary of said fund shall be entitled to and shall receive such percentage of said sum of $600 as the number of years of teaching of said pensioner and beneficiary shall bear to the term of forty years, subject, however, to all the provisions of this act.

Second. Any aged, infirm, diseased, or disabled teacher, who is now or hereafter may be teaching in the public schools of such city, having served as such teacher for not less than fifteen (15) years, shall be entitled to receive a disability pension: *Provided*, such board of trustees shall find that he or she is entitled to the same by reason of such age, disease, infirmity, or disability, and after such applicant for a pension shall have been examined by a physician selected for such purpose by said board of trustees, the examination fee or charge of such physician to be paid by the applicant: And, *provided further*, that no such pension shall be paid until any sick pay allowed or provided for by the board of school commissioners of such city shall have ceased.

Third. Any teacher who is now or hereafter may be teaching in the public schools of such city, and shall have taught for not less than twenty-five (25) years, may be pensioned upon application to said board of trustees, or may be pensioned by such board without such application and shall thereafter receive a pension during the remainder of his or her life, subject, however, to all the conditions contained in this act: *Provided*, that such pensioner shall have paid into said fund, by way of assessment or otherwise, not less than one-third ($\frac{1}{3}$) of the amount to which he or she shall be entitled per annum as a pension. And in order to make up such one-third, the board of trustees may order the treasurer to deduct one-half thereof each of the first two years from the amount of such pension

7. In computing years of service as provided in this act, the board of trustees may include services as a public school teacher rendered outside of such city, not, however, in excess of five (5) years, as a portion of such services necessary before any teacher shall be entitled to any of the benefits of this act: *Provided, however*, that such teacher shall pay assessments based upon the first annual salary received by him or her in the schools of such city for the said years of service elsewhere, in addition to the assessments paid by such teacher while in the service of such schools, before receiving any retirement pension: And, *provided further*, that nothing in this section shall affect the amount or amounts to be paid into such pension fund by school teachers before being entitled to become a pensioner. And any teacher may be given leave of absence for study, professional improvement, or temporary disability not exceeding one year at any one time, and shall be regarded as a teacher and entitled to the benefits of this act: *Provided*, that during such absence he or she continues to pay into such fund the amount of assessment payable by such teacher the last year preceding such leave of absence.

8. After any teacher shall have been pensioned, by reason of injury, disability, or disease, the board of trustees shall have the right at any time to cause such teacher again to be brought before such board and examined by its physician, and also to examine other witnesses, for the purpose of ascertaining whether such injury, disability, or disease shall still continue and whether such teacher shall remain on the pension roll. Such teacher shall be entitled to notice and to be present at the hearing of such evidence; shall be permitted to propound any question pertinent or relevant to such matter, and shall also have the right to introduce evidence upon his or her own behalf. Such teacher and all witnesses shall be examined under oath, and any member of such board of trustees is hereby authorized and empowered to administer such oath. The decision of such board of trustees shall be final and conclusive, and no appeal shall be allowed therefrom, nor shall the same be reviewed by any court or other authority: *Provided, however*, that every pensioned teacher shall report to the superintendent of public schools of such city whenever required so to do. And said superintendent may assign such teacher to such service or employment as may be within his or her power to perform, in the judgment of such superintendent of public schools and of the examining physician employed by said board of trustees. And during the time of such employment such teacher shall receive the regular salary therefor, which shall be credited to and deducted from the amount payable to such teacher from said pension fund. And should any pension teacher recover from his or her injury, disease, or disability, and again be fit for regular duty, then such teacher may again be regularly employed, and during the time of such employment, he or she shall cease to be entitled to any payment out of said pension fund because of the injury, disease, or disability on account of which such teacher was originally retired.

9. Any teacher applying to be pensioned by reason of length of time of service as in this act provided, shall be pensioned and retired without any medical examination, nor need he or she be under any physical disability, and from the time of such pension and retirement such teacher shall not be required to render further services as such teacher, nor shall he or she be deprived of the benefits herein provided, except for any cause contained in section 16 of this act.

10. In computing time under the provisions of this act, such time shall include service rendered before, as well as after, the taking effect of this act.

11. The board of trustees shall have the power and authority to make all necessary by-laws providing for the manner of the election of such trustees, to be elected as in this act provided, the counting and canvassing of the votes for the same, their meetings, for the collection of all moneys and other property coming or belonging to said fund, and all other matters connected with the care, preservation, and disbursement of the same, and the proper execution of the purposes and provisions of this act. And any pension authorized by the board under this law shall be subject to reduction by said board of trustees

whenever in its judgment the condition of the pension fund, the financial or other conditions of the pensioner, or any other circumstances render such reduction advisable, proper, or necessary, and any pension so reduced may thereafter be restored or increased, as such board may deem best.

12. Any teacher who shall cease to teach in the public schools of such city before receiving any benefit from the fund, shall be entitled to the return of one-half of the amount, without interest, which shall have been paid into said pension fund by such teacher: *Provided, however*, should such teacher thereafter again teach in the public schools of such city, he or she shall refund to said pension fund the amount so returned to such teacher within one year from the date of his or her return to service in the schools. And should any teacher die before receiving any of the benefits or pensions by this act provided, the board of trustees shall pay to such teacher's heirs or estate, or either or any of them, as it shall see fit, one-half the amount with interest which shall have been paid into said pension fund by said teacher.

13. If at any time there should not be sufficient money in or to the credit of said teachers' pension fund to pay all claims against it in full, then and in such event, an equal percentage shall be paid upon all such claims to the full extent of the funds on hand until such pension fund shall be sufficient to pay all claims against it in full.

14. All pensions herein provided for shall be paid by the treasurer of the board of school commissioners at his office at the same time and in such installments as the teachers of such city shall be paid: *Provided, however*, that no pension of any kind whatsoever provided for in this act shall be paid prior to October 1, 1908.

15. Any pensions granted and payable out of said teachers' pension fund shall be and are exempt from seizure or levy upon attachment, execution, supplemental process, and all other process, whether mesne or final; and such pensions or any payment of the same shall not be subject to sale, assignment, or transfer by any beneficiary, and such transfer shall be absolutely void.

16. Whenever any such person who shall have received any benefit from said fund shall be convicted of any felony, or of any misdemeanor for which he or she shall be adjudged to be imprisoned, or shall fail to report for examination for duty as required herein, unless excused by the board of trustees of such city, or shall disobey the requirements of said board of trustees in respect to said examination for duty, or shall fail to perform such duty as may be required of him or her if found able to perform such duty, then such board shall order that the pension allowed and paid to him or her shall cease until the further order of such board.

17. The term teacher as used in this act shall mean and include any principal, assistant principal, assistant superintendent, supervisor, assistant supervisor, persons in charge of any special department of instruction, and any teacher or instructor regularly employed as such by the board of school commissioners of such city. (School Law, 1911, pp. 202–11.)

Kansas

Section 1. In any city of the first class in the State of Kansas there may be created by the board of education of such city a public school teachers' retirement fund, which fund when created, and the management and disbursement thereof, shall be under the control of the board of education of such city. Such retirement fund shall be created and maintained in the following manner: First. By an assessment of not less than one per cent nor more than one and one-half per cent of every installment of salary paid to a teacher employed in such city. Second. By the setting aside from the general fund for the support of the schools in such city of an amount which shall be not less than one and one-half times the amount of salary assessments, and not less than the amount necessary to meet the payments herein provided for. Third. By the receipt, by the gift or otherwise of any real, personal, or mixed property, or any interest therein.

SEC. 2. Such a retirement fund when thus created and maintained or so much thereof as shall be necessary, shall be disbursed in the manner hereinafter set forth. And any surplus of fund not needed for immediate disbursement may be invested by the board of education of such city acting as trustees of such fund, in any bonds approved by the State School Fund Commission.

SEC. 3. Any teacher who has been credited under the rules and regulations of such board of education with an aggregate of thirty years of teaching experience may be retired by such board of education. Any teacher so retired under the foregoing provision of this section, provided that at least fifteen years of such accredited teaching experience shall have been in the public schools of such cities of the first class, shall be entitled to receive from such retirement fund so long as such teacher may live, equal monthly payments which shall aggregate five hundred dollars per annum; *provided, however*, that no one shall receive such pension without paying into the fund therefor, by way of assessment or otherwise, not less than one-half of the amount of the first annual pension to which such person shall be entitled. And in order to make up such one-half, the board of education may provide for any deficiency by deducting the necessary amount from the first year's pension payments in equal amounts each month.

SEC. 4. Any teacher who has been credited under the rules and regulations of such board of education with an aggregate of twenty-five or more years of teaching experience may be retired by such board of education on account of disability or incapacity, physical or otherwise. Any teacher so retired, provided that at least fifteen years of such accredited teaching experience shall have been in the public schools of cities of the first class, shall be entitled to receive from such retirement fund, during the period of retirement, monthly installments, the annual aggregate of which shall be such percentage of five hundred dollars as the number of years of such accredited teaching experience of the beneficiary shall bear to the term of thirty years. Any teacher so retired may, at the discretion of the board of education, should such teacher's incapacity or disability be removed, be reinstated as a teacher, and any right to any payments from this fund until such teacher again be retired shall cease with such reinstatement. And shall any teacher be so reinstated, the years of such retirement shall be included in arriving at the term of service when such teacher may again be retired, but no credit for such years of retirement shall be given in arriving at the amount such teacher shall be entitled to receive from the retirement fund.

SEC. 5. If at any time a teacher who is willing to continue is not re-employed or is discharged before the time when he or she would, under the provisions of this act, be entitled to a pension, then such teacher shall be paid back at once the money he or she may have contributed under this act. Should a teacher duly accredited in a city of the first class accept service in the public schools of any other city of the first class, a sum equivalent to all payments made by such teacher into the retirement fund shall be transferred to the retirement fund of the city in which such service is accepted. Any teacher who shall retire voluntarily from the service, shall receive a refund of one-half of the money he or she shall have contributed under this act. And should any teacher die before receiving any of the benefits or pensions by this act provided, the board of education shall pay to such teacher's heirs or estate one-half of the amount, without interest, which shall have been paid into such pension fund by said teacher.

SEC. 6. In construing this act, the word teacher shall include all members of the teaching staff employed by the board of education of such city, which shall include superintendents, supervisors, and assistants to the superintendent of instruction, principals, and teachers.

SEC. 7. It is hereby made the duty of the treasurer of such city to keep any fund arising under the provisions of this act as a separate fund, and to disburse the same in accordance with the instructions and orders of the board of education of such city.

SEC. 8. After said retirement fund shall be created by said board of education of such city, the salary of any teacher regularly employed by such city shall be exempt

from the provisions of this act, provided such teacher shall make a request in writing for such exemption and file the same with the board of education of such city within one month after such teacher shall enter upon such regular employment as a teacher, and such request, when filed with the board of education of such city, shall constitute a waiver and a bar to the receipt of any benefits from the retirement fund herein provided for.

SEC. 9. The board of education shall have power to adopt rules and regulations for the carrying-out of the purposes of this act not in conflict therewith. (Chap. 280, March 14, 1911.)

KENTUCKY

SECTION 1. In every city of the first class in the State of Kentucky there shall be, and is hereby created, a teachers' annuity fund, which shall be governed and managed by a board of trustees, which shall be a body corporate under the name of Trustees of Teachers' Annuity Fund of Louisville, with power to contract and to sue and be sued, and to adopt and alter its seal, and which shall be composed of seven members, as follows: One member of the board of education of such city, to be selected or appointed annually by such board, the superintendent of public schools, one principal, and four teachers regularly employed in the public schools of such city. Said principal and teachers of such city shall be selected at a meeting of the public school teachers of such city on the third Saturday of May, 1912, in such manner and at such place or places as shall be determined and designated by the board of education of such city; and thereafter there shall be selected on the third Saturday of May of each year one principal and three teachers as members of such board of trustees. The trustees shall hold their offices until their successors shall be selected or elected as above set forth. In the event of a vacancy upon said board occasioned by the death, resignation, or disability of either of said principal or teachers, then the public school teachers of said city shall, within a reasonable time, upon the call of the president of said board of trustees, hold a special meeting and elect a successor or successors. A majority of said trustees shall constitute a quorum for the transaction of business pertaining to said annuity fund. Said trustees shall receive no pay for their services as such, except the secretary, who may be paid such sum for services as may be fixed by the Board of Trustees. *Provided, however*, that if anyone shall act as such secretary who shall receive any of the benefits of said pension fund, as hereinafter provided, the amount of the salary so received by such secretary shall be deducted from the amount for which he or she would otherwise be entitled as a beneficiary under said fund.

SEC. 2. Said board of trustees shall elect from among its number a president, vice-president, and secretary. The president shall preside at the meeting of the board and perform all other duties usual to such office. The vice-president shall perform duties of the president in his or her absence. It shall be the duty of the secretary to keep a true and accurate account of the proceedings of such board of trustees and of the teachers of such city, when acting upon matters with relation to said fund, and to turn over to his or her successor all books and papers pertaining to such office. The superintendent of schools of such city shall act as assistant treasurer, and it shall be his duty to keep a true and accurate statement of the account of each member with said annuity fund, to collect and turn over to the treasurer of said board all moneys belonging to said fund, and to render to the board a monthly account of his doings. He shall furnish bond in such amount as shall be determined and required by said board of trustees. He shall receive no compensation for attending to the duties of his office as assistant treasurer of said board, but the trustees may allow to him annually for the employment of clerical assistance a sum not to exceed two hundred dollars, for the expenditure of which he shall account by full statement with vouchers which shall be filed with his annual report hereinafter mentioned. The treasurer of the board of education shall be ex officio the treasurer of said board of trustees, and he shall receive and hold all moneys belonging to such teachers'

annuity fund; he shall have the custody of all notes, bonds, and other securities belonging to said fund, and shall collect the principal and interest of the same and shall be liable on his bond as treasurer of the board of education for the performance of all duties imposed upon him by this act for the faithful accounting of all moneys and securities, including both principal and interest, which may come into his hands and which shall belong to such annuity fund. And he shall keep a separate account which shall show at all times the true condition of such fund. Said treasurer shall, upon the expiration of his term of office, account to said board for all moneys, notes, bonds, and other securities coming into his hands, and for the interest, income, profits, rentals, and proceeds of and from the same, and he shall turn over to his successor all moneys, notes, bonds, and other securities belonging to said fund. The secretary, treasurer, and assistant treasurer shall each make a full, true, and accurate report of their offices and trusts at each annual meeting of such teachers in May of each year. Their books shall at all times be open to inspection or examination by any member of said board of trustees.

SEC. 3. Such board of trustees shall have full charge and control of the teachers' annuity fund of such city with power to adopt and enforce all needful regulations governing the same, not inconsistent with this act. Said fund shall be derived from the following sources:

First. All moneys that may be given to said board of trustees or to said fund or to the board of education of such city, for the use of said board of trustees of teachers' annuity fund by any person or persons. Such board of trustees may take by gift, grant, devise, or bequest, any money, choses in action, personal property, real estate or any interest therein, and any such gift, grant, devise, or bequest may be absolute, or upon the conditions that only the rent, profits, and income arising from the same shall be applied to the uses and purposes of said fund. Such board of trustees shall be authorized to take such gift, grant, devise, or bequest under and by the style of the board of trustees of the teachers' annuity fund, of such city, and to hold the same, or assign, transfer, or sell the same, whenever proper and necessary, under and by such name.

Second. Every teacher shall be assessed upon his or her salary as follows: One per centum per annum (but not more than $10) upon the salary of every teacher who shall not have taught in excess of fifteen years; and two per centum per annum (but not to exceed $20) upon the salary of every teacher who shall have taught longer than fifteen years; *provided, however*, that such assessment shall not be made prior to the first day of September, 1912. And the assistant treasurer of such board of trustees shall prepare a roll of each of said assessments and place opposite the name of every teacher the amount of assessment against him or her, and shall furnish a copy of such roll to the treasurer, and the treasurer of said board shall, in November and April of each school year, deduct and retain out of the salary going to such teacher the amount of such assessment and shall give him or her credit for the same and place the same to the credit of said teachers' annuity fund. Every teacher of such city receiving a salary of four hundred and fifty dollars ($450) a year or more shall pay such assessment, and in becoming a teacher he or she shall be conclusively deemed to undertake and agree to pay the same, and to have such assessment deducted from his or her salary as hereinbefore provided.

SEC. 4. The board of trustees of such teachers' annuity fund shall determine what part of said fund may be safely invested, and how much shall be retained for the immediate needs, demands, and exigencies of said fund. Such investment shall be made: (1) In interest-bearing bonds of the United States, or in any bond lawfully issued by any state, county, city, or other municipal corporation; (2) loans secured by mortgage upon real estate within the county wherein such city is located, which loans shall not be in excess of fifty per centum of the appraised value of such real estate; (3) in interest-bearing deposits at not less than three per cent with banks or trust companies of Louisville, said deposits to be secured to their full amount with interest, by securities mentioned in classes (1) and (2) of this section. All bonds, mortgages, and other securities shall be

deposited with and remain in the custody of the treasurer of said board, who shall collect all interest due thereon and all the income therefrom as the same shall become due and payable.

SEC. 5. The board of trustees of such teachers' annuity fund shall establish a sinking fund; to the credit of which shall be put and deposited all gifts, grants, devises, and bequests, and the unexpended balance remaining at the expiration of each fiscal year. And such sinking fund shall be and remain a permanent fund, and no part thereof shall be expended except the interest and income thereof and therefrom. *Provided, however,* that one-half of the amount added to such sinking fund during any year may be used, if necessary, during the year immediately following.

SEC. 6. Said teachers' annuity fund shall be used and devoted in the manner and for the purposes following:

First. The maximum annuity to be paid any teacher shall be four hundred dollars ($400) per annum, which amount shall be based upon a service of forty (40) years as such teacher, and every annuitant and beneficiary of said fund shall be entitled to and shall receive such percentage of said sum of four hundred dollars ($400) as the number of years' teaching of said pensioner and beneficiary shall bear to the term of forty years; subject, however, to all the provisions of this act.

Second. Any aged, infirm, diseased, or disabled teacher, who is now or hereafter may be, teaching in the public schools of such city, having served in the schools of said city as such teacher for not less than twenty (20) years, and who shall have been relieved from service as such teacher by the board of education upon the ground of his or her infirmity, disease, or disability, shall be entitled to receive a disability annuity. *Provided,* said board of trustees shall find that he or she is entitled to the same by reason of such age, disease, infirmity, or disability, and after such applicant for an annuity shall have been examined by a physician selected for such purpose by said board of trustees, the examination fee or charge of such physician to be paid by applicant.

Third. Any teacher who is now or hereafter may be teaching in public schools of such city, and shall have taught for not less than thirty (30) years, may be granted an annuity upon application to said board of trustees, or may be granted an annuity by such board without such application and shall thereafter receive an annuity during the remainder of his or her life, subject, however, to all the conditions in this act. *Provided, however,* that such annuitant shall have paid into said fund, by way of assessment or otherwise, not less than the whole of the amount to which he or she shall be entitled per annum as an annuitant. And in order to make up such amount, the board of trustees may order the treasurer to deduct one-fifth thereof in each of the first five years from the amount of such annuity. If at any time there should not be sufficient money in or to the credit of said teachers' annuity fund to pay all claims against it in full, then and in such event, an equal percentage shall be paid upon all such claims to the full extent of the funds on hand, until such annuity fund shall be sufficient to pay all claims against it in full.

SEC. 7. In computing years of service as provided in this act, the board of trustees shall not include service as a public school teacher rendered outside of such city. *Provided, however,* that any teacher may be given a leave of absence for study, professional improvement, or temporary disability, not exceeding one year at any one time, and shall be regarded as a teacher and entitled to the benefits of this act. *Provided,* that during such absence he or she continues to pay into such fund the amount of assessment payable by such teacher the last year preceding such leave of absence.

SEC. 8. After any teacher shall have been granted an annuity by reason of injury, disability, or disease, the board of trustees shall have the right at any time to cause such teacher again to be brought before such board and examined by its physician, and also to examine other witnesses, for the purpose of ascertaining whether said injury, disability, or disease shall still continue and whether such teacher shall remain on the roll as an annuitant. Such teacher shall be entitled to notice and to be present at the

hearing of any such evidence; shall be permitted to propound any question pertinent or relevant to such matter, and shall also have the right to introduce evidence upon his or her own behalf. Such teacher and all witnesses shall be examined under oath, and any member of such board of trustees is hereby authorized and empowered to administer such oath. The decision of such board of trustees shall be final and conclusive, and no appeal shall be allowed therefrom, nor shall the same be reviewable by any court or other authority. *Provided, however*, that every teacher receiving annuity shall report to the superintendent of public schools of such city whenever required so to do. And said superintendent may assign such teacher to such service or employment as may be within his or her power to perform, in the judgment of such superintendent of public schools and of the examining physician employed by the said board of trustees. And during the time of such employment such teacher shall receive the regular salary therefor, which shall be credited to and deducted from the amount payable to such teacher from said annuity fund. And should any teacher who is receiving an annuity recover from his or her injury, disease, or disability, and again be fit for regular duty, then such teacher may again be regularly employed, and during the time of such employment he or she shall cease to be entitled to any payment out of said annuity fund because of the injury, disease, or disability on account of which such teacher was originally retired.

SEC. 9. Any teacher applying for an annuity by reason of length of time of service as in this act provided, shall be granted an annuity and retired without any medical examination, nor need he or she be under any physical disability, and from the time of such granting of annuity and retirement such teacher shall not be required to render further services as such teacher, nor shall he or she be deprived of the benefits herein provided, except for any cause contained in Section 15 of this act.

SEC. 10. In computing time under the provisions of this act, such time shall include services rendered before, as well as after, the taking effect of this act.

SEC. 11. The board of trustees shall have power and authority to make all necessary by-laws providing for the manner of the election of such trustees, to be elected as in this act provided, the counting, and canvassing of the votes for the same, their meetings, for the collecting of all moneys and other property coming or belonging to said fund, and all other matters connected with the care, preservation and disbursement of the same, and the proper execution of the purposes and provisions of this act. And any annuity authorized by the board under this law shall be subject to reduction by said board of trustees whenever in its judgment the condition of the annuity fund, the financial or other conditions of the annuitant, or any other circumstances render such reduction advisable, proper, or necessary, and any annuity so reduced may thereafter be restored or increased, as such board may deem best.

SEC. 12. Any teacher who shall cease to teach in the public schools of such city before receiving any benefit from the fund, shall be entitled to the return of one-half of the amount, without interest, which shall have been paid into said annuity fund by such teacher. *Provided, however*, should such teacher thereafter again teach in the public schools of such city, he or she shall refund to said annuity the amount so returned to such teacher within one year from the date of his or her return to service in the schools. And should any teacher die before receiving any of the benefits or pensions by this act provided, the board of trustees shall pay to such teacher's heirs or estate, or either or any of them, as it shall see fit, one-half the amount, without interest, which shall have been paid into said annuity fund by said teacher.

SEC. 13. All annuities herein provided for shall be paid to the treasurer of the board of education at his office at such times and in such installments as the trustees may determine, provided that not less than one-third of each annuity or percentage thereof shall be paid before December 15, and the balance not later than June 1 of each scholastic year. *Provided further*, that no annuity of any kind whatsoever provided

for in this act shall be payable prior to October 1, 1915; but simple interest at six per cent per annum shall, until said date, run on any annuity beginning with the 1st of June of the scholastic year in which the right thereto may accrue.

SEC. 14. All annuities granted and payable out of said teachers' annuity fund shall be and are exempt from seizure or levy upon attachment, execution, supplemental process, and all other process, whether mesne or final; and such annuities or any payment of the same shall not be subject to sale, assignment, or transfer by any beneficiary, and such transfer shall be absolutely void.

SEC. 15. Whenever any person who shall have received any benefit from said fund shall be convicted of any felony, or of any misdemeanor for which he or she shall be adjudged to be imprisoned, or shall fail to report for examination for duty as required herein, unless excused by the board of trustees of such city, or shall disobey the requirements of said board of trustees in respect to said examination for duty, or shall fail to perform such duty as may be required of him or her if found able to perform such duty, then such board shall order that the annuity allowed and paid to him or her shall cease, until the further order of such board.

SEC. 16. The term teacher as used in this act shall mean and include any principal, assistant principal, supervisor, assistant supervisor, person in charge of any special department of instruction, and any teacher or instructor regularly employed as such by the board of education of such city.

SEC. 17. Annuities may be applied for under this act on or after December 1, 1912, by any teacher who, after the approval of this act, shall be in the employ of said board of education and be entitled to an annuity under the terms of this act.

SEC. 18. The general school laws of this state, and all laws and parts of laws applicable to the general system of common schools in a city of the first class and not inconsistent herewith, shall be in full force and effect in such city. (Chap. 129, March 19, 1912.)

MARYLAND

SECTION 58. Whenever any person in this state has taught in any of the public or normal schools thereof twenty-five years and has reached the age of sixty years, and his or her record as such teacher has been without reproach, and by reason of physical or mental disability or infirmity is unable to teach longer, and who, moreover, is without the means of comfortable support, the said teacher may lay his or her case before the State Board of Education, supported in all cases by the recommendation of the Board of County School Commissioners of the county in which said teacher has last taught, and the said board shall proceed to consider the same; and if the facts are found as above stated, the said teacher shall be placed on a list, a record of which shall be kept by the said board, to be known as the "Teachers' Retired List," and every person so placed on said retired list shall be entitled to receive a pension from the state of two hundred dollars per annum, to be paid quarterly by the treasurer of the State Board of Education, so long as such pensioner is without other means of comfortable support and the State Board of Education may in extraordinary cases waive the age limit as herein provided; *provided, however*, the applicant has all the other qualifications as provided herein. The treasurer of the State Board of Education shall on or before the twentieth day of the month of September, December, March, and June of each year, certify to the comptroller the sum of money necessary for the payment of said pensions for the current quarter as provided by this section, and the comptroller shall, on or before the first day of the months of October, January, April, and July, issue his warrant on the treasurer of the state in favor of the treasurer of the State Board of Education for the amount so certified. That the sum of twenty-eight thousand dollars, or so much thereof as may be necessary, is hereby appropriated annually out of any moneys in the treasury not otherwise appropriated, to carry into effect the provisions of this act. (Chap. 135, April 8, 1912.)

Massachusetts

Section 1. In any city or town, except the city of Boston, which accepts the provisions of this act a pension fund shall be established for the retirement of teachers in the public schools. The fund shall be derived from such revenues as may be devoted to the purpose by the city council of a city or by direct appropriation by a town. The treasurer of the city or town shall be the custodian of the fund, and shall make annual or semi-annual payments therefrom to such persons and of such amounts as shall be certified to him by the school committee.

Sec. 2. The school committee of any city or town which shall accept the provisions of this act may retire from active service and place upon the pension roll, any teacher of such city or town who is sixty years old or over, or is, in the judgment of said committee incapacitated for useful service, and who has faithfully served such city or town for twenty-five years. The amount of the annual pension allowed to any person under the provisions of this act shall not exceed one-half of the annual compensation received by such person at the time of such retirement and in no case shall exceed five hundred dollars.

Sec. 3. Upon the petition of not less than five per cent of the legal voters of any city or town, this act shall be submitted, in case of a city, to the voters of such city at the next city election, and, in case of a town, to the voters of such town at the next annual town meeting, and the vote shall be in answer to the question, to be placed upon the ballot: Shall an act passed by the general court in the year nineteen hundred and eight, entitled "An Act to authorize cities and towns to establish pension funds for teachers in the public schools," be accepted? and if a majority of the voters voting thereon at such election or meeting shall vote in the affirmative this act shall take effect in such city or town.

Sec. 4. So much of this act as authorizes its submission to the voters of a city or town shall take effect upon its passage, but it shall not take further effect in any city or town until accepted by the voters thereof as herein provided. (School Laws, 1911, p. 78.)

(See also chap. 619, Acts of 1910, and chap. 338, Acts of 1911, relative to retirement systems for the payment of annuities and pensions to employees of cities and towns; and chap. 47, Resolves of 1911, relative to a report of the Board to the Legislature of 1913.)

Minnesota

1. In every city of this state now or hereafter having a population of more than ten thousand inhabitants, the teaching body may, with the consent of the common council or city council in said city, establish an association to be known as "Teachers' Retirement Fund Association," said association to be formed and organized and to have powers and privileges as hereinafter provided.

2. Any plan for the establishment of such an association shall include a provision for the organization of a corporation under the provisions of chapter fifty-eight of the Revised Laws of 1905 and acts amendatory thereof.

3. Whenever any teaching body of any city of this state having a population of more than ten thousand inhabitants desires to avail itself of the privileges of this act, said teaching body shall formulate a plan for the formation and incorporation of such an association and the collection and disbursement of a fund for the benefit of retired teachers in said city, which said plan shall be submitted to the common council or city council of said city for approval, and when the same is approved by said common council or city council, the said association so established and incorporated shall have full power and authority to receive and disburse funds in accordance with the said plan so adopted.

4. No such association shall be incorporated and commence to collect and disburse funds until the plan so to be proposed by the said teaching body shall be approved in writing by a majority of all teachers in the employ of the board of education, and when the said corporation is formed there shall be filed with the articles of incorporation an

affidavit made by some officer of the board of education that a majority of the said teachers have approved in writing of the formation of said association.

5. Said plan so to be adopted shall include a provision that only such teachers as make a contribution to the said fund as provided in said plan, shall be entitled to the benefits thereof, and may include a provision that a portion of said fund shall be raised by taxation upon the property of the said city; it being understood, however, that all teachers who are willing to comply with the terms and conditions of the articles of association and by-laws of said association shall be entitled to participate in the benefits of said fund.

6. When said plan is adopted, as hereinbefore set forth, and said association is formed and incorporated, the proper officers of said association shall certify annually to the proper authorities, who have charge of the levying of taxes in said city and in the county in which said city is located, the amount which it will be necessary to raise by taxation in order to carry out the plan so adopted, as hereinbefore set forth, for the coming year, and it shall be the duty of the said authorities so having charge of the levying of taxes to include in the tax levy for the ensuing year a tax, in addition to all other taxes, sufficient to produce said sum so certified.

Provided, however, that said tax shall in no event exceed one-tenth of a mill upon all taxable property of said city; and the said tax shall be collected as other taxes are collected in said city, and when so collected shall be paid over to the treasurer of said association to be held and disbursed in accordance with the provisions of said plan so to be adopted.

7. Any such association so to be formed shall be empowered to receive, hold, and dispose of real estate or personal property acquired by them, either by gift or purchase or in any other lawful way, as provided by their articles of association so to be adopted, as herein provided.

8. Said plan may provide in the event that the funds of the association are not sufficient to pay annuities in full, as provided in said plan, in any particular year, that the amount available shall be pro-rated between those entitled to receive the same.

9. The word teachers as used in this act shall include superintendents, supervisors, principals, as well as instructors, who are in the employ of the board of education or board of school inspectors in the city mentioned in this act. (School Laws, 1911, p. 106.)

Nebraska

Section 1. In every school district in a city of the metropolitan class in the state, there shall be created a public school teachers retirement fund, which fund when created, and the management and disbursement thereof, shall be under the control of the board of education of such school district. Such retirement fund shall be created and maintained in the following manner:

1st. By an assessment of not less than 1 per cent nor more than 1½ per cent of every installment of salary paid to a teacher regularly employed by such school district.

2d. By the setting aside from the general fund of such school district of an amount which shall be not less than one and one-half times the amount of such salary assessments, and not less than the amount necessary to meet the payments herein provided for.

3d. By the receipt by gift or otherwise of any real, personal, or mixed property, or any interest therein.

Sec. 2. Such a retirement fund when thus created and maintained, or so much thereof as shall be necessary, shall be disbursed in the manner hereinafter set forth. And any surplus of fund not needed for immediate disbursement may be invested by the board of education of such school district; (1) In bonds of the city constituting such school district; (2) In bonds of the county wherein such school district is situated; (3) In bonds of the State of Nebraska; (4) In bonds of the United States of America.

SEC. 3. Any teacher who has been credited under the rules and regulations of such board of education with an aggregate of thirty-five years of teaching experience may be retired by such board of education, and any teacher who has been so credited with an aggregate of forty years of teaching experience shall be retired, for no other cause than length of service. Any teacher so retired under either of the foregoing provisions of this section, provided that at least twenty years of such accredited teaching experience shall have been in the public schools of such school district, shall be entitled to receive from such retirement fund, so long as such teacher may live, equal monthly payments which shall aggregate $500 per annum.

SEC. 4. Any teacher who has been credited under the rules and regulations of such board of education with an aggregate of twenty-five or more years of teaching experience, may be retired by such board of education on account of disability or incapacity, physical or otherwise. Any teacher so retired, provided that at least twenty years of such accredited teaching experience shall have been in the public schools of such school district, shall be entitled to receive from such retirement fund, during the period of retirement, monthly installments, the annual aggregate of which shall be such percentage of the sum of $500 as the number of years of such accredited teaching experience of the beneficiary shall bear to the term of thirty-five years. Any teacher so retired may, at the discretion of the board of education, should such teacher's incapacity or disability be removed, be reinstated as a teacher, and any right to any payments from this fund until such teacher again be retired shall cease with such retirement. And shall any teacher be so reinstated, the years of such retirement shall be included in arriving at the term of service when such teacher may again be retired, but no credit for such years of retirement shall be given in arriving at the amount such teacher shall be entitled to receive from the retirement fund.

SEC. 5. No heirs, legatees, creditors, or assignees shall be entitled to any moneys from the fund created in accordance with the provisions of this act, and the same shall be exempt from garnishment or execution.

SEC. 6. Nothing in this act shall be construed to prevent the discharge of any teacher at any time in the discretion of the board of education of such school district. Discharge of any teacher for cause other than disability or incapacity, physical or otherwise, or other than for length of service, shall forfeit any right of such teacher to benefit from the fund created in accordance with the provisions of this act.

SEC. 7. In construing this act, the word teacher shall include all members of the teaching staff employed by the board of education of such school district, which shall include supervisors and assistants to the superintendent of instruction, principals, and teachers.

SEC. 8. It is hereby made the duty of the treasurer of such school district to keep any fund arising under the provisions of this act, as a separate fund, and to disburse the same in accordance with the instructions and orders of the board of education of such school district.

SEC. 9. It is hereby provided that the salary of any teacher regularly employed by such school district, who, at the time this law shall take effect, shall be under a tenure of permanent employment by said school district, may, if approval of the board of education of such district is had, be exempt from assessment hereinbefore provided for; providing such teacher shall make request in writing for such exemption, and file the same with the board of education of such school district on or before the first day of August, 1909. And such a request, when filed and approved by the board of education of such school district, shall constitute a waiver and a bar to the receipt of any benefits from the retirement fund herein provided for.

SEC. 10. The board of education shall have power to adopt rules and regulations for the carrying-out of the purpose of this act, not in conflict herewith.

SEC. 11. This act shall take effect and be in force from and after its passage and approval. (Chap. 132, March 24, 1909.)

NEW JERSEY

1. Any teacher, principal, or superintendent who shall have been employed in the public school work not less than thirty-five years shall, upon application to the board of education or other body, or by resolution of the board of education or other body by which such teacher, principal, or superintendent shall be employed, be retired from duty on half the average annual salary during the last five years of service; *provided*, such teacher, principal, or superintendent shall have been employed at least twenty years by the board of education, department, or other body by which he or she shall be retired, and the payments to such persons shall be made at the same time and in the same manner as to persons regularly employed. (Chap. 58, March 13, 1912.)

NEW YORK

1100. The word "teacher" as used in this article includes teachers and principals employed in public schools of the cities and school districts of the state and shall also include superintendents employed as provided by law in cities and union free school districts having a population of five thousand or more. The words "retirement fund" as used in this article shall mean the New York state teachers' retirement fund for public school teachers as established by this article.

1101. There is hereby established the New York state teachers' retirement fund for public school teachers which shall consist of:

1. All contributions made by teachers as hereinafter provided.

2. The income or interest derived from the investment of the moneys contained in such fund.

3. All donations, legacies, gifts, and bequests which shall be made to such fund, and all moneys which shall be obtained from other sources for the increase of such fund.

4. Appropriations made by the state legislature from time to time to carry into effect the purposes of such fund, and which appropriations when made shall be paid into such fund and may be expended in the same manner as other moneys belonging thereto.

1102. The state teachers' retirement fund board shall consist of five members to be appointed by the commissioner of education as hereinafter provided. One of such members shall be, at the time of his appointment, a superintendent of schools in a city or district; one shall be at the time of his appointment an academic principal, and one shall be at the time of his appointment a teacher engaged in teaching in an elementary school. At least one of such members shall be a woman teacher in the public schools. Such appointments shall be made within ten days after this act takes effect. The members of such board first appointed shall hold office for terms of one, two, three, four, and five years from January first, nineteen hundred and twelve, to be designated by the commissioner of education when he appoints such members. Their successors shall be appointed for terms of five years. A vacancy occurring in the office of any member shall be filled for the unexpired term.

1103. A vacancy in the office of a member of the board shall be created by death, resignation, refusal to serve, removal from office, or absence from the state for a period of one year. A member of such board may resign by written resignation submitted to the commissioner of education and accepted by him. The commissioner of education may remove a member of such board for cause, after service upon him of written charges and an opportunity to be heard in defense thereof.

1104. There shall be a president, vice-president, and secretary of such board, to be elected by a majority vote of the members of the board. The president and vice-president shall be elected for terms of one year. The term of office of the secretary shall be fixed by

the board. The secretary need not be a member of the board. His salary or compensation shall be prescribed by the board, not exceeding two thousand dollars a year, subject to the approval of the commissioner of education. The members of the board shall serve without compensation, but they shall be entitled to their expenses actually incurred in attending the meetings of the board and in performing services as members thereof.

The board shall meet annually in the education building at Albany, on the second Wednesday in January, and shall have stated meetings at the same place, at least once in each three months, as determined by the regulations of the board. If a member of the board be absent from two consecutive stated meetings without a reasonable excuse for such absence, accepted by the board, his office shall be declared vacant by the commissioner of education, upon notice being received by him of such unexcused absences, and such vacancy shall be filled as hereinbefore provided.

1105. The state treasurer shall be ex officio treasurer of the retirement fund and shall be the custodian thereof. The moneys belonging thereto shall be deposited by him in banks or trust companies and the law relating to the deposit of state funds in such banks and trust companies shall apply so far as may be to the deposit of moneys belonging to the said retirement fund. The state teachers' retirement fund board shall determine from time to time as to what portion of the retirement fund shall be permanently invested. Such fund shall only be invested in those securities in which the trustees of a savings bank may invest the moneys deposited therein, as provided by section one hundred and forty-six of the banking law. When such board shall determine that any portion of said fund should be so invested, it shall by resolution, duly adopted by a majority vote of the members of the board, direct the treasurer to invest such portion of the fund in any of said securities.

1106. The state teachers' retirement fund board, subject to the provisions of this article and of any other statute, shall have power:

1. To appoint and employ such officers and employees as may be necessary to carry into effect the provisions of this article, and fix their compensation.

2. To prescribe the duties of its secretary and other officers and employees.

3. To conduct investigations into all matters relating to the operation of this article, and subpœna witnesses and compel their attendance to testify before it in respect to such matters, and any member of the board may administer oaths or affirmations to such witnesses.

4. To require boards of education, trustees, and other school authorities, and all officers, having duties to perform in respect to contributions by teachers to the retirement fund, to report to the board from time to time, as to such matters pertaining to the payment of such contributions, as it shall deem advisable, and may prescribe the form of such reports.

5. To draw its warrants upon the state treasurer for the payment of annuities to teachers who have been retired as provided in this article, and for the purchase of such securities as the board shall have decided to purchase as provided in this article. No payments shall be made from the teachers' retirement fund except by warrant signed by the president of the board, drawn after resolution duly adopted at a meeting of the board by a majority of its members, which adoption shall be attested by the secretary of the board.

1107. The state teachers' retirement fund board shall make rules not inconsistent with the provisions of this article which, when approved by the commissioner of education, shall have the force and effect of law. Such rules shall:

1. Provide for the conduct and regulations of the meetings of the board and the transaction of the business thereof.

2. Provide for the enforcement and carrying into effect of the provisions of this article.

3. Prescribe the manner of payment of contributions by teachers to the retirement fund, and the payment of annuities therefrom.

4. Establish a system of accounts showing the condition of such fund, and receipts and expenditures.

5. Prescribe the method of making payments from such fund to annuitants and giving receipts for such payments.

6. Prescribe the forms of warrants, vouchers, receipts, reports, and accounts to be used by annuitants and officers having duties to perform in respect to such fund.

7. Regulate the duties of boards of education, trustees, and other officers imposed upon them by this article, in respect to the contributions by teachers to the retirement fund, and the deduction of such contributions from teachers' salaries.

1108. All teachers employed in the public schools in this state except in those counties, districts, or cities in which provision is already made by statute for the retirement of public school teachers and the payment of annuities or pensions to such teachers, who enter into contracts for such employment after the date on which this act takes effect, shall contribute to the teachers' retirement fund one per centum of the salaries to be paid to such teachers annually according to the terms of such contracts. On and after such date all such contracts shall be deemed to have been made subject to the provisions of this article, and the requirement as to such contribution shall become a part of and enter into all such contracts. Any teacher employed under a contract entered into prior to the taking effect of this act may elect to contribute one per centum annually of the salary paid pursuant to such contract and shall thereupon become entitled to all the privileges conferred by this article.

Boards of education, trustees, and other school authorities having duties to perform in respect to the payment of salaries to public-school teachers in their district or cities, shall cause to be deducted from each warrant or order issued to any of such teachers for the payment of the salary of such teachers, the amount due by such teacher to the teachers' retirement fund.

1108*a*. 1. The school commissioner of each school commissioner district shall include in his annual report to the commissioner of education, a statement showing the amount required to be deducted from the salaries of teachers in each school district under his supervision, under section eleven hundred and eight of this act.

2. The superintendent of schools of each city shall also include in his annual report to the commissioner of education, a statement showing the amount required to be deducted under the provisions of section eleven hundred and eight of this act from the salaries of teachers employed in such city.

3. The school commissioner of each school commissioner district and the superintendent of each city shall file with the treasurer of the county in which such school commissioner district or city is located, a statement showing the amount respectively reported by them to the commissioner of education as provided in subdivisions one and two of this section as the amount required to be deducted from the salaries of teachers in their respective school commissioner districts and cities under the provisions of section eleven hundred and eight of this act. Such statements to the county treasurer shall also respectively show the aggregate amount required to be so deducted from salaries of teachers employed in each school commissioner district, in each town in such school commissioner district, and from the salaries of teachers employed in each city.

4. The school commissioner of each school commissioner district shall file with the supervisor of each town within such school commissioner district at the time he files his certificate of apportionment of public school moneys, a statement showing the amount required to be deducted from the salaries of the teachers employed in each school district in such town. The superintendent of each city shall file with the chamberlain or treasurer of such city a duplicate of the certificate which he is required to file with the county treasurer under subdivision three of this section.

5. When the commissioner of education apportions the money appropriated by the legislature for the support of common schools to the several counties of the state, he shall cause to be determined from the official reports of school commissioners and city superintendents the amount required to be deducted from the salaries of the teachers employed in each county who come under the provisions of this act as required by section eleven hundred and eight.

6. The commissioner of education shall include in the certificate which he files with the comptroller showing the amount of state funds apportioned for the support of common schools to each county, a statement showing the amount required to be deducted from the salaries of teachers in each of such counties, as required under section eleven hundred and eight of this act.

7. The comptroller shall issue his warrant to the state treasurer directing such treasurer to credit to the retirement fund created herein from the appropriation for the support of common schools an amount equal to the aggregate amount required to be deducted from the salaries of teachers in the several counties of the state as shown by the certificate of the commissioner of education filed with him as directed in subdivision six of this section.

8. The comptroller, in issuing his warrant to the state treasurer for the payment to each county of that portion of the moneys appropriated for the support of common schools and payable on or before March first of each year, shall deduct therefrom an amount equal to the amount required to be deducted from the salaries of teachers as shown by the certificate of the commissioner of eductaion filed with the comptroller as required by subdivision six of this section.

9. The county treasurer of each county when paying to the supervisors of the towns of such county and to the chamberlain or treasurer of a city in such county the first half of the money apportioned annually for the support of common schools shall deduct from the amount apportioned to each town and city an amount equal to the amount to be deducted from the salaries of the teachers in such town or city as shown by the certificate of the school commissioners and city superintendents filed with such treasurer as directed by subdivision three of this section.

10. The supervisor of each town shall pay to the collector or treasurer of each school district in such town or to the teachers employed in such districts toward their salaries on the order of the trustees of such districts the amount apportioned to such districts respectively less the amount required to be deducted from the salaries of the teachers in such districts as shown by the certificate of the school commissioner filed with such supervisors as directed by subdivision four of this section.

1109. 1. A teacher who has taught in public schools for a period of twenty-five years, at least the last fifteen years of which period shall have been taught in the public schools in those districts or cities in this state which are subject to the provisions of this article, shall, upon his retirement from actual service as such teacher, on and after August first, nineteen hundred and thirteen, be entitled to an annuity of a sum equal to one-half of the annual salary paid to such teacher at the time of such retirement, provided that no annuity shall exceed the sum of six hundred dollars.

2. A teacher who has taught in public schools for a period of fifteen years, at least the last nine of which were taught in the public schools in those districts or cities which are subject to this article, who is either physically or mentally incapable of teaching may be retired, and shall, upon his retirement, be entitled to an annuity of as many twenty-fifths of the full annuity for twenty-five years as said teacher has taught years.

3. Such retirement may be had on the request of the teacher, or upon the request of a board of education in a city or union free school district. A request for retirement shall be made in writing addressed to state teachers' retirement fund board, accompanied by evidence showing that the teacher named therein is entitled to retirement, and that he has complied with the provisions of this article and the rules of the board relating to the

payment of annuities. The board shall pass upon all requests for retirement, and shall determine whether such requests should be granted.

4. All determinations of the board relative to such requests and the payment of annuities to teachers shall be subject to appeal to the commissioner of education. The provisions of article thirty-four of the education law, relative to appeals, shall apply to appeals from such determinations.

1109*a*. 1. A teacher shall not be entitled to an annuity who has not contributed to the retirement fund an amount equal to at least thirty per centum of his annuity. But a teacher who is otherwise entitled to retirement and an annuity under this article, may become an annuitant and entitled to an annuity by making a cash payment to the retirement fund of an amount which when added to his previous contributions to such fund, will equal thirty per centum of his annuity.

2. In case a teacher who shall retire or be retired, is unable to pay in advance the sum required to make up the said thirty per centum of the annuity, the payment of such annuity may be withheld until the portion of the annuity withheld shall equal the sum required to make up said thirty per centum of the annuity.

3. Annuities shall be paid quarterly to the teachers entitled thereto, upon the warrants or orders signed by the president and secretary of the state teachers' retirement board. Vouchers or receipts shall be signed in duplicate by annuitants upon receiving the money paid to them. Such duplicate receipts shall be returned to the secretary of the board, and one of them shall be retained in his office and the other shall be filed in the office of the state treasurer.

4. Each annuity shall date from the time when the state teachers' retirement board shall take action upon the request made as herein provided for the retirement of the annuitant.

1109*b*. This article shall not apply to any county, city, or district in which the teachers in the public schools thereof are required or authorized to contribute to a teachers' retirement fund, or in which such teachers are entitled to annuities or pensions, in accordance with any special or local act applicable to such county, city, or district. *Provided*, that whenever the state teachers' retirement fund board is satisfied that more than two-thirds of all the teachers employed in the public schools of any such county, city, or district are willing to become subject to this article, as shown by a petition duly signed and verified by such teachers, such board shall issue its order directing that on and after the date thereof this article shall apply to such county, city or district. A copy of such order shall be mailed to the several teachers employed in the county, city or district to which such order relates and to the boards of education, trustees or other school authorities therein, and thereupon the provisions of this article shall apply to such county, city, or district to the same extent and for the same purposes as to the other counties, cities, and districts of the state. Thereupon the organization or society created under the said local or special act applicable to a county, city, or district shall be dissolved and discontinued and the treasurer or other custodian of the funds of such organization or society shall pay into the state treasury any funds in his possession belonging to the said organization or society, after paying any outstanding obligations other than annuities. Such funds shall be credited to the retirement fund provided for herein. All persons who had been placed upon the retired list pursuant to the provisions of such local or special act, previous to the date when such local organization or society determined to come under the provisions of this act, shall become annuitants under this act and shall be entitled to receive the same amount which they would have been entitled to receive under the provisions of their retirement under said local or special act had such organization or society created thereunder not been dissolved and discontinued. Upon the execution and service of such order the teachers employed in the county, city, or district to which such order relates, shall contribute one per centum of their salaries to the retirement fund and they shall be entitled to all the privileges thereof, under the conditions and restrictions imposed by this article and the rules of the board. (Chap. 449, June 26, 1911.)

OHIO

SECTION 7875. When the board of education of a school district by resolution, adopted by a majority vote of the members thereof, declares that it is advisable to create a school teachers' pension fund for that school district, such fund shall be under the management and control of a board to be known as "the board of trustees of the school teachers' pension fund" for such district. Such board shall be composed of not less than three, nor more than seven members, as the board of education by resolution declares. If composed of less than five, a member of the board of trustees of such pension fund shall be elected by the board of education of such school district, and the remaining members by the teachers of the public schools, including the teachers of any high schools, of such district, who have accepted the provisions hereinafter provided. If such board is to be composed of five or more members, two members of the board of trustees of such school district shall be elected by the board of education thereof, and the remaining members by the teachers of the public schools, including the teachers of any high schools of such school district, who have accepted such provisions. (R.S. Sec. 3897*b*.)

SEC. 7876. The election of the members of such board by the teachers shall be at a meeting called by the superintendent of schools of such district, the first election to be at a meeting to be called by the superintendent when one-third of the public school teachers of such school district have accepted the provisions of this chapter. Members of the board of trustees of such pension fund shall be elected for such length of time as the board of education of the school district by resolution declares, to serve not less than one, nor more than three years. They shall serve until their successors are elected and qualified, and without compensation. (R.S. Sec. 3897*b*.)

SEC. 7877. When the board of education of any school district has declared the advisability of creating a school teachers' pension fund, its clerk shall notify each teacher in the public schools and high schools, if any of the school district, by notice in writing of the passage of such resolution, and require the teachers to notify the board in writing within thirty days from the date of such notice whether they consent or decline to accept the provisions of law for creating such a fund; but teachers who, prior to the first day of July, 1911, were in the employ of a board of education which has created such a fund under this law shall not be denied the right of accepting the provisions hereof before the first day of January, 1912. After the election of the board of trustees herein provided for, two dollars ($2) shall be deducted by the proper officers from the monthly salary of each teacher who accepted such provisions, and from the salary of all new teachers such sum to be paid into and applied to the credit of such pension fund; and such sum shall continue so to be deducted during the term of service of such teacher.

All persons employed for the first time as teachers by a board of education which has created such a pension fund shall be deemed new teachers for the purpose of this act, but the term new teachers shall not be construed to include teachers serving under reappointments. New teachers shall by accepting employments as such accept the provisions of this act and thereupon become contributors to said pension fund in accordance with the terms hereof. And the provisions of this act shall become a part of and enter into such contract of employment.

SEC. 7878. All moneys received from donations, legacies, gifts, bequests, or from any other source, shall also be paid into such fund, or into a permanent fund. If paid into a permanent fund, only the interest thereof shall be applied to the payment of pensions.

SEC. 7879. Such board of trustees may invest such pension fund in the name of the board in bonds of the United States, or of the State of Ohio, or of any county, or municipal corporation, or school district in this state; and make payments from such fund for pensions granted in pursuance of the laws relating thereto. The board of trustees from time to time also make and establish such rules and regulations for the administration of the fund as they deem best. (R.S. Sec. 3897*c*.)

SEC. 7880. Such board of education of such school district, and a union, or other separate board, if any, having control and management of the high schools of such district, may each by a majority vote of all the members composing the board on account of physical or mental disability, retire any teacher under such board who has taught for a period aggregating twenty years. One-half of such period of service must have been rendered by such beneficiary in the public schools or high schools of such school district, or in the public schools or high schools of the county in which they are located, and the remaining one-half in the public schools of this state or elsewhere.

SEC. 7881. The term "teacher" in this chapter, shall include all teachers regularly employed by either of such boards in the day schools, including the superintendent of schools, all superintendents of instruction, principals, and special teachers, but in estimating years of service, only service in public day schools or day high schools, supported in whole or in part by public taxation, shall be considered. (R.S. Sec. 3897*d*.)

SEC. 7882. Any teacher may retire and become a beneficiary under this chapter who has taught for a period aggregating thirty years. But one-half of such term of service must have been tendered in the public schools or in the high schools of such school districts, or in the public schools or high schools of the county in which the district is located, and the remaining one-half in the public schools of this state or elsewhere.

SEC. 7883. Each teacher so retired or retiring shall be entitled during the remainder of his or her natural life to receive as pension, annually, twelve dollars and fifty cents for each year of service as teacher, except that in no event shall the pension paid to a teacher exceed four hundred and fifty dollars, in any one year. Such pensions shall be paid monthly during the school year.

SEC. 7884. No such pension shall be paid until the teacher contributes, or has contributed, to such fund a sum equal to twenty dollars a year for each year of service rendered as teacher, but which sum shall not exceed six hundred dollars. Should any teacher retiring be unable to pay the full amount of this sum before receiving a pension, in paying the annual pension to such retiring teacher, the board of trustees must withhold on each month's payment twenty per cent thereof, until the amount above provided has been thus contributed to the fund. (R.S. Sec. 3897*d*.)

SEC. 7885. If such pension fund at any time be insufficient to meet the pensions so provided for, during the period it is insufficient to make such payment, the amount in such fund shall be prorated between the parties entitled thereto. (R.S. Sec. 3897*d*.)

SEC. 7886. Such board of trustees may use both the principal and income of such fund for the payment of the premiums herein provided for, and the expense thereof, but this shall not apply to the principal of moneys received from donations, legacies, gifts, bequests, or other such sources. (R.S. Sec. 3897*e*.)

SEC. 7887. Before its distribution and payment by the board of trustees to the beneficiaries, no part of such pension fund shall be liable to be taken or subjected by any writ or legal process against the beneficiary. (R.S. Sec. 3897*e*.)

SEC. 7888. The clerk of the board of education of such school district, and the clerk of the union board of high schools, or other separate board having the control and management of the high schools of the district, if any, each shall certify monthly to such board of trustees all amounts deducted from the salaries of the teachers as above provided, which amounts, as well as all other moneys contributed to such fund, must be set apart as a special fund for the purposes herein specified, subject to the order of the board of trustees. Moneys belonging to such fund shall be paid only on the order of such board, entered upon its minutes on warrants signed by its president and secretary. (R.S. Sec. 3897*f*.)

SEC. 7889. The treasurer of such school district shall be the custodian of such pension fund, and keep it subject to the order, control, and direction of the board of trustees. He must keep books of accounts concerning the fund in such manner as may be prescribed by such board which always shall be subject to the inspection of the board of

trustees or of any member thereof. Such treasurer shall execute a bond to the board of trustees with good and sufficient securities in such sum as the board requires, which bond shall be subject to its approval, and be conditioned for the faithful performance of his duties as custodian and treasurer of the board. (R.S. 3897*g*.)

SEC. 7890. Such treasurer must keep and truly account for all moneys and profits coming into his hands, belonging to such fund, and at the expiration of his term of office pay over, surrender, and deliver to his successor all securities, moneys, and other property of whatsoever kind, nature, and description in his hands or under his control as treasurer. For his services he shall be paid not to exceed one per cent annually of the amount paid into the fund during the year. (R.S. Sec. 3897*g*.)

SEC. 7891. A teacher who resigns, upon application within three (3) months after such resignation takes effect, shall be entitled to receive one-half of the total amount paid by such teacher into such fund. If at any time a teacher who is willing to continue in the service of the board of education is not re-employed or is discharged before his term of service aggregates twenty years, then to such teacher shall be paid back at once all the money he or she may have contributed under this law. But if any teacher who has taught for a period aggregating twenty years is not re-employed by the board of education, such failure to re-employ shall be deemed his retiring, and such teacher shall be entitled to a pension according to the provisions of this act.

SEC. 7892. In case of the death of a teacher, the heirs, legatees, or assigns of the deceased, shall be entitled to receive half of the total amount paid by such teacher into such fund upon application therefor, with proof of claim to the satisfaction of the board of trustees. (R.S. Sec. 3897*h*.)

SEC. 7893. The board of trustees shall make such rules and regulations as it may deem expedient or necessary for its government; which must be adopted, and when adopted, may be amended by a vote of not less than two-thirds of all the members of the board. (R.S. Sec. 3897*i*.)

SEC. 7894. The board of education in any school district which has created, or shall create, a teachers' pension fund, shall pay monthly into such fund all deductions from the salaries of teachers on account of their tardiness or absence. (R.S. Sec. 3897*k*.)

SEC. 7895. The board of education in any school district which has created, or shall create, a teachers' pension fund, semi-annually, shall pay from the contingent fund of such school district into such fund, not less than one per cent nor more than two per cent of the gross receipts of the board raised by taxation, which shall be applied to the payment of teachers' pensions, as hereinbefore provided. (R.S. Sec. 3897*l*.)

SEC. 7896. Upon the election and organization of a board of pension trustees under this chapter in any school district, any school teachers' pension fund heretofore created for such district under any former act shall be transferred to the board of trustees created under this chapter by the board or persons having control thereof. Beneficiaries under such transferred fund shall receive pensions under this chapter. (R.S. Sec. 3897*j*.) (School Laws, 1912, p. 167.)

OREGON

Be it enacted, etc.

SECTION 1. That in every school district in this state now or hereafter having more than ten thousand children of school age, the teachers employed in such district may with the consent and approval of the board of directors of said district incorporate and establish an association to be known as Teachers' Retirement Fund Association, said incorporation to be formed and organized, and to have duties, powers, and privileges as hereinafter and in the general laws of this state provided.

SEC. 2. Any such plan for the establishment of such an association shall include a provision for the incorporation and organization under and in pursuance of the provisions of the laws of this state, providing for the creating and organizing of religious, charitable, and educational corporations, except as herein otherwise provided.

SEC. 3. Whenever the teachers in any school district in this state having more than ten thousand children of school age desire to avail themselves of the privileges of this Act, they shall formulate a plan for the incorporation and organization of such an association, and the collection and disbursement of the funds for the benefit of retired teachers in said district, which said plan shall be submitted to the board of directors of such school district for its approval, and when the same is approved by the board of directors, said association so established and incorporated shall have full power and authority to receive, collect, invest, loan, and disburse funds in accordance with the said plan so adopted.

SEC. 4. When said plan has been approved by the board of directors, a meeting of the teachers qualified to be members of said association as herein provided shall be called by said board of directors, to be held at such time and place as directors may appoint, for the purpose of selecting three or more persons to act as incorporators and trustees of said association until the same is fully organized. Such persons so selected shall execute and file articles of incorporation as by law provided, and shall receive and act upon applications for membership in such association until three hundred members have been so elected, and thereupon the said incorporators shall call a meeting of the members so elected to be held at such time and place as they shall designate, and at such meeting said corporation shall be fully organized by the election of trustees and other officers, and adoption of by-laws for the government of the association. The trustees so elected at said meeting to be successors of the incorporators selected at the meeting above provided for. Notice of the meeting of teachers as hereinbefore provided for and the first meeting of the members of the association shall be given five days before such meeting by posting the same in three public places within the district. Notice of the meeting of the teachers as above provided for shall be signed by the clerk of said school district, and the notice of the first meeting of the members of the associtaion shall be signed by the incorporators or a majority.

SEC. 5. No such association shall be incorporated or commence to collect and disburse funds until the plan so to be proposed by said teachers shall be approved in writing by majority of all the teachers in employ of such district. At the time of the incorporating of said corporation there shall be filed with the articles of incorporation an affidavit made by the clerk of said school district to the effect that a majority of the said teachers have approved in writing of the formation of said association.

SEC. 6. From and after the time of the incorporation and organization of said association all teachers accepting employment in said district, who have not been previously employed therein, under an election by the said board of directors for a period of one year or more shall be deemed to have applied for membership in and been elected a member of such association, and shall be subject to the provisions and requirements contained in said plan of the association and be entitled to the benefits thereof.

SEC. 7. There shall be paid and turned over to the said association when the same shall have been duly organized as in this Act provided, by the board of directors of such school district in which said association is formed, a sum equal to one per cent of the amount of tax received by said school district as its portion of the tax levied for school purposes by the county court of the county in which said district is situated, the same to be paid to said association as fast as it is received by said school district.

SEC. 8. Any such association so to be formed shall be empowered to receive, hold, sell, mortgage, and otherwise dispose of real and personal property, either by gift or purchase or in any other lawful ways, and also to loan and invest the funds of said association in such manner as the officers thereof may deem best and as may be provided by its articles of incorporation and by-laws.

SEC. 9. Said plan of said incorporation may provide that in the event the funds of the association are not sufficient to pay annuities in full as provided therein during any particular year, that the amount available shall be prorated between those entitled to receive the same.

SEC. 10. The word "teachers" as used in this Act shall include superintendents, supervisors, and principals, as well as instructors who are in the employ of the school district or districts mentioned in this Act in which said persons are so employed.

SEC. 11. Any annuity of money which shall by the provisions of this Act or by said articles of incorporation or by-laws of the association become due or payable to the members of said association shall be exempt from attachment, garnishment, and execution, nor shall any part thereof be liable for the debts or liabilities of any such member. (Chap. 280, February 24, 1911.)

PENNSYLVANIA

SECTION 2401. The board of school directors of any district in this commonwealth is hereby authorized and empowered to establish, contribute to, and administer as herein provided, a teachers' retirement fund. The said fund shall consist of all funds available for like purposes in said district at the time of the enactment of this law, together with such additions thereto as the board of school directors may, from time to time, appropriate for that purpose from the funds of the district, and such moneys or other property as may be donated, bequeathed, devised, or received from any other source for such purpose.

SEC. 2402. The board of school directors of any district may provide, in the contracts with its teachers, principals, or supervising officials, that they shall contribute a reasonable sum from their salaries each year to said retirement fund: *Provided*, that no person shall be required to contribute any part of his salary to any retirement fund, unless the same is provided for in the contract by which he is engaged.

SEC. 2403. Where the teachers, principals, or supervising officials of any district contribute to any retirement fund, they shall be represented in making the regulations governing it, and in its control and management.

SEC. 2404. Every teacher, principal, or supervising official who retires in accordance with the regulations prescribed shall be entitled to such annuity as said regulations provide. (School Law, 1911, p. 114.)

RHODE ISLAND

SECTION 1. Any person of either sex who for thirty-five years has or shall have been engaged in teaching as his principal occupation, and has or shall have been regularly employed as a teacher in the public schools or in such other schools within this state as are supported wholly or in part by state appropriation, and are entirely managed and controlled by the state, twenty-five years of which employment, including the fifteen years immediately preceding retirement, has or shall have been in this state, and who, at the expiration of the school year in June, has been or shall have been retired by his employer or has or shall have voluntarily retired from active service, shall, on his formal application, receive from the state for the remainder of his life an annual pension equal to one-half of his average contractual salary during the last five years before retiring, but in no case shall such annual pension be more than five hundred dollars: *Provided, however*, that no such employment as teacher within this state after this act shall be included within its provisions, unless the teacher shall hold a certificate of qualification issued by or under the authority of the state board of education.

SEC. 2. The state board of education shall make all needful regulations for issuing certificates of qualification and carrying into effect the other provisions of this chapter, and shall examine into and determine the eligibilty of each and every applicant to receive a pension under the provisions of this chapter. (School Laws, 1910, pp. 27 and 94.)

UTAH

1966*x*1. Upon the written request of a majority of the teachers of any city of the first or of the second class, or of any county, exclusive of cities of the first and second class, the board of education or the county superintendent shall authorize the organization of a public school teachers' retirement commission.

1966x2. Said commission shall be composed of seven members, viz.: (*a*) three members selected by the petitioning teachers or by the members of the retirement association after organization is perfected, (*b*) the superintendent of the city or county, and the clerk of the board of education, if in the city, or (*c*) the county clerk in county organizations, and (*d*) two members selected by the board of education from their members in districts of the first or the second class, or (*e*) two members appointed by the county superintendent from boards of trustees within the county.

The elective and appointive members of the retirement commission chosen by the board of education or appointed by the superintendent shall serve for two years, except in organizing, when one shall be chosen or appointed for one year and one for two years, dating the term of office from the first Monday of the preceding February; and the members chosen by the petitioning teachers or the members of the retirement association shall be chosen for a term of three years, except in organizing, when one shall be chosen for one year, one for two years, and one for three years, the term of office dating from the first Monday of the preceding February, except when first organized, which may occur at any time during the year; the elective members shall be chosen between the first and twentieth days of January, and shall take office on the first Monday of the succeeding February.

1966x3. The members of the retirement commission who are chosen from the teaching body shall be elected at a meeting called by the superintendent of the district or of the county, who shall cause each teacher serving within said district or county to be notified in writing of the time and place of such an election.

1966x4. The officers of the retirement commission shall qualify by taking and subscribing the oath of office and filing the same with the county clerk. In cases of vacancy in the elective membership of said commission the vacancy shall be filled for the unexpired term by the commission choosing a member from the body that elected the outgoing member.

1966x5. The retirement commission shall organize by electing from their number a president and a secretary, who shall serve for one year and until their successors are chosen and qualified. The commissioners shall serve without compensation, except the secretary, who may, in the discretion of the retirement commissioners, receive not to exceed fifty dollars per annum for his services.

1966x6. The treasurer of the board of education in cities of the first and second class or of the county shall be the ex officio treasurer of the funds of the retirement association, and his official bond as fixed by the board of education or county shall cover the moneys in said fund.

1966x7. The funds of the retirement association shall be of two classes: (*a*) permanent, and (*b*) current fund. The treasurer shall pay out money on warrants signed by the president and secretary of the commission. He shall have charge, under the direction of the commissioners, of the investment and management of the permanent fund, but the permanent fund shall be invested only in the state, county, school district, or municipal improvement securities within the State of Utah.

1966x8. The retirement commission shall keep a record of all its proceedings, and a record of all money received and paid out, all of which records shall be open for public inspection. It shall also make such reports from time to time to the State Superintendent of Public Instruction or board of education or board of trustees as may be required.

1966x9. When a board of retirement commissioners has been duly organized in any district or county, the superintendent of schools who has charge of said district or county shall cause each teacher within said district or county to be notified of the fact, and he or she shall, within thirty days thereafter, reply in writing, accepting or declining membership in said retirement association. In case a teacher declines to become a member, he or she may only become a member thereafter by a two-thirds vote of all the commission and payment of all back dues, dating from the organization of said retirement association.

All new teachers accepting employment under the board of education or trustees in any county subsequent to the organization of a retirement association within the district or county may contract and agree to the provisions governing membership in said association.

1966x10. The income of the public school teachers' retirement association shall be from the following sources:

a. All teachers in the employ of the board of education or boards of trustees at the time of the organization of said retirement association and who have become members thereof, and all new teachers entering the employment of the board of education or board of trustees, shall have deducted from each and every payroll in payment for services one per cent of the face of said payroll, and the amount of said deduction shall be certified by the clerk of the board of education or board of trustees monthly to the treasurer of the association.

b. All amounts deducted from teachers' salaries on account of absence through sickness, not to exceed five days in any one year for a teacher; *Provided*, that by a special resolution the board of education or board of trustees may, on account of a shortage of funds, withhold the payment of said deductions for a period not to exceed one year at a time. All deductions belonging to this fund shall be certified to monthly by the board of education or board of trustees to the treasurer of the association.

c. All moneys received from donations, legacies, gifts, bequests, or otherwise for or on account of said fund.

1966x11. The first two sources of income, viz.: *a* and *b*, shall constitute the current fund, and the third source, viz.: *c*, shall constitute the permanent fund, unless specifically stipulated for the current fund in the donation, legacy, gift, or bequest. No portion of the permanent fund shall be available for current expenditure, but the interest thereon shall become a part of the current fund.

1966x12. There shall be two classes of beneficiaries under the retirement fund, viz.: class A and class B.

Class A. On the recommendation of the retirement commission, the board of education or board of trustees shall have power by a two-thirds vote to retire any member of the association who is mentally or physically incapacitated for the performance of duty; *provided*, said teacher has taught in the district or county in which said district is located at least five years, and whose term of service shall aggregate thirty years, whether before or after, or partly before or after, the passage of this chapter. Each teacher so retired shall be entitled to receive as pension an annual salary equal to one-half of the average annual salary drawn by said teacher for the five years preceding retirement, but in case his or her years of teaching shall not aggregate thirty years, he or she may be temporarily retired and shall be entitled to as many thirtieths of the half-salary as his or her years of service are a part of thirty. Any teacher who has been retired under this class and who recovers his or her mental or physical powers sufficiently to teach or earn a livelihood in some other manner, in the opinion of the medical inspector of the board of education or board of trustees or of a physician selected by the retirement commissioners in case there is no medical inspector designated, shall cease to draw an annuity under this classification.

Class B. Any member of the retirement association who has taught thirty years, one-third of which time has been in the district or county in which said district is located, and who has reached the age of sixty years, shall, upon his or her request, or upon recommendation of the retirement commissioners and a two-third vote of the board of education or board of trustees, without option, be placed upon the retired list, and shall be entitled to annual salary equal to one-half of the average annual salary of the five years preceding retirement.

1966x13. Provided that any teacher who is retired under the provisions of either class A or B, and who at the time of retirement has not paid into the retirement fund a sum equal to one per cent of the entire salary received for the previous years of service claimed, shall have such an amount deducted from his or her annuity as shall equal the

amount still due. This deduction may, in the discretion of the retirement commissioners, be distributed over a period not to exceed three years. Any teacher may, at the time of becoming a member of the association, be credited in full for all back payment covering previous years of service claimed by paying one-half of one per cent of all salaries earned during time of service claimed. Any teacher who is a member of a retirement association in the State of Utah, and who accepts employment in a district or county outside of the bounds of his or her association shall, within thirty days thereafter, select which of two ways he or she prefers to continue his or her membership.

1. A transfer of membership, or

2. An absent membership.

If the first mentioned is selected the secretary of the commission shall fill out on a proper form a report, covering the necessary data concerning said teacher, which report, with the one-half of the amount of money paid into the fund by or on account of said teacher, as hereinafter provided, shall be accepted by any commission in the state as the complete record of any payment of back dues of such teacher.

If the second method is chosen a teacher may continue his or her membership by voluntarily sending annually to the secretary of the association the one per cent of his or her salary as certified to by the clerk of the board where he or she is employed.

1966x14. Any teacher dismissed from the service of the board of education or board of trustees for cause shall be entitled to a refund of all money, without interest, paid into the retirement fund by said teacher.

Any teacher voluntarily withdrawing from the service of the board of education or board of trustees shall be entitled to a refund of one-half of the amount paid into said fund by said teacher; *provided*, he or she makes application in writing within three months for the refund.

1966x15. In case of the death of a member of the retirement association the estate of said teacher shall be entitled to a refund of the total amount paid into said fund by said teacher.

1966x16. If at any time the funds of the retirement association are not sufficient to meet the annuities and refunds hereinbefore specified, each annuitant and claimant shall be paid pro rata his or her proportion of the funds that are available.

1966x17. The term "teacher," as used throughout this chapter shall include superintendents, supervisors, principals, and teachers.

1966x18. The retirement commission is empowered to adopt such additional rules and by-laws for the carrying-out of the provisions of this chapter as are in harmony with its intents and purposes. (School Law, 1911, p. 113.)

Vermont

Section 1. Teachers may be pensioned from the moneys raised by towns or incorporated districts for school purposes.

Sec. 2. A teacher who has taught in a public school in this state thirty years is eligible to receive a pension.

Sec. 3. No pension voted by town or incorporated district shall exceed one-half the average annual salary received by the teacher during the last five years of service.

Sec. 4. A pension may be voted by town or incorporated district on recommendation of the school directors or prudential committee at the annual school meeting or at a special meeting called by the school authorities for such purpose. (No. 66, January 26, 1911.)

Virginia

1. Any person, not including the division superintendents, who has taught in the public schools of this state, may make application to be retired and pensioned under the terms of this act, provided his case comes under either of the two following classifications:

Class "A" shall include every person who has taught in the public schools of this state an aggregate of at least twenty years and who has maintained a good record and by reason of physical or mental infirmity or old age is incapable of rendering efficient service as a teacher.

Class "B" shall include every person who has taught in the public schools of this state for an aggregate of at least thirty years and who has maintained a good record and has reached the age of fifty-eight years, if a man, fifty years, if a woman.

The state board of education is authorized, and it shall be its duty, to place any such person on the list to be known as the "retired teachers' list" and pay him a pension as hereinafter provided, subject to the exceptions and restrictions mentioned herein; and a careful record of the names of the teachers pensioned under this act shall be kept by the state board of education.

2. No applicant under class "A" shall be pensioned until, and unless, his mental or physical disability is shown by evidence satisfactory both to the state board of health and the state board of education, and either of the said boards may order a special medical examination by some physician appointed by it, the expenses not exceeding five dollars in each case of the said special examination, to be borne by the applicant, unless otherwise directed by the state board of education.

3. Any person in either class retired under this act shall have deducted from the first year's pension an amount equal to thirty per centum of the average annual salary earned by such person during the last five years he was a teacher in this state, less the amounts already contributed to the pension fund by such person retired.

All money so deducted shall be used to create a permanent endowment for the retirement fund, and only the income shall be used in paying pensions or other current expenses.

4. *The fund; whence derived.*—In order to provide a fund to pension said retired teachers, all contracts with teachers shall provide that the chairman and the clerk of the school board, or other officers whose duty it is to pay public school teachers, shall deduct monthly from the salary of each teacher in the state a sum equal to one per centum of his salary. In order that the sum so deducted shall be promptly covered into the treasury of the state, it shall be the duty of the state board of education to deduct from the annual apportionment on account of the appropriation of the general assembly and the accumulated interest on the investments of the literary fund one per centum of the total amount of the salaries of the teachers of each county, town, or city, as shown by the annual report of the division superintendent for the preceding year. Should the salaries of the teachers for the current year exceed the salaries paid the preceding year, then the state board of education shall deduct for the succeeding year an additional amount sufficient to cover said excess, it being the intention in this section of the act to provide a convenient means of paying the pensions deducted from the teachers' salaries into the state treasury without having the trouble and expense of many small remittances from a large number of clerks of district boards. All amounts so deducted and received shall be placed by the state treasurer to the credit of the fund to be called the "retired teachers' fund" and an accurate account shall be kept of all funds so received.

5. *Appropriation.*—The sum of five thousand dollars per annum is hereby appropriated out of any money in the treasury not otherwise appropriated to carry into effect the provisions of this act. The said sum shall be turned over to the state board of education and deposited as aforesaid with the state treasurer to be placed to the credit of the fund created by section four of this act.

6. *Legacies, bequests, et cetera.*—All legacies, bequests, and funds derived from devises for the benefit of the teachers under this act shall be paid over to the state board of education and shall be by it transferred, as aforesaid, to the treasurer of Virginia to be placed to the credit of the fund provided for in sections four or seven of this act, as may be proper to carry out the terms of the gift.

All money belonging to this fund from whatever source derived by the state board of education shall be paid into the treasury of the state through the office and upon the warrant of the second auditor of Virginia.

7. The state board of education shall be permitted to invest the capital and unappropriated income of the said "retired teachers' fund," as provided in the eleventh subdivision of section fourteen hundred and thirty-three of the Code, with all the powers of investment or re-investment granted by said section. And all securities belonging to said fund shall be deposited with the second auditor for safe keeping, who shall return with his annual report a list thereof with a statement of their value.

Only the income of the funds received and invested under this section shall be used in paying pensions or other current expenses.

8. *What pensions to be paid.*—The state board of education shall quarterly, on the first day of January, April, July, and October of each year, issue its warrant on said fund, signed by the president and secretary of said board, for the benefit of each person whose name has been placed on said list for the quarter immediately preceding the time of payment for a sum equal to one-eighth of the average annual salary earned by such person during the last five years he was teacher in the public schools of this state. The second auditor shall issue his warrants to said persons accordingly. In no event, however, shall any quarterly pension exceed the sum of one hundred dollars; *provided*, that any person whose average annual salary during the last five years he was a teacher in the public schools of this state equaled or exceeded one thousand dollars, may receive as a quarterly pension as much as one hundred and twenty-five dollars. In the event that the available funds shall, in the judgment of the state board of education, upon a prudent and equitable appropriation of the same for any quarter be insufficient to pay all pensions due for the quarter to the full amount thereof, then the same shall be paid pro rata according to the amount of money that is available, as aforesaid.

9. The state board of education shall see that proper arrangements are made for keeping an accurate account of all moneys received, invested or disbursed under this act, and the superintendent of public instruction shall include a full statement of all the transactions of said fund in his annual or his biennial report. The state board of education shall require proper and sufficient bonds from the person, or persons, charged with the management or custody of said funds, except in the cases of the state treasurer and second auditor, whose official bonds shall cover the said funds, for the proper application of which they and the sureties on their official bonds shall be liable.

10. Prior to January first, nineteen hundred and eleven, no person shall be placed on the "retired teachers' list" under class "A" or class "B" unless such person shall have taught at least one session in the public schools of this state since July first, nineteen hundred and eight; after January first, nineteen hundred and eleven, and prior to January first, nineteen hundred and twelve, no person shall be placed on said list unless such person shall have taught at least two sessions since July first, nineteen hundred and eight; after January first, nineteen hundred and twelve, and prior to January first, nineteen hundred and thirteen, no person shall be placed on said list unless such person shall have taught at least three sessions since July first, nineteen hundred and eight: after January first, nineteen hundred and thirteen, and prior to January first, nineteen hundred and fourteen, no person shall be placed on the pension list unless such person shall have taught at least four sessions since July first, nineteen hundred and eight; and after January first, nineteen hundred and fourteen, no person shall be placed on the pension list unless such person shall have taught at least five sessions since July first, nineteen hundred and eight; *provided*, that the provisions of this section shall not apply to any person whose application reached the state board of education prior to July first, nineteen hundred and eight.

10½. Any person who would have been entitled to a pension under this act under either class "A" or class "B" had it been in force prior to July first, nineteen hundred and eight, and subsequent to July first, nineteen hundred and two, and who retired, either

voluntarily or on account of physical disability from teaching in the public schools prior to July first, nineteen hundred and eight, and subsequent to July first, nineteen hundred and two, and who is otherwise qualified under the provisions of this act, shall receive under this act a pension equal to one-fourth of the average salary earned by such person in teaching a public school during the last five years of his service, which shall be paid as other pensions are paid under this act and all other provisions affecting other pensioners under this act shall apply to those pensioned under this section.

11. The state board of education shall publish annually the retired teachers' list in the *Virginia Journal of Education*, or some other paper selected by it, giving the name, age, and quarterly pension of each person on said list, together with a statement of the class under which he is retired.

12. In the interest of fairness and justice to all parties, the deductions provided for in section three of this act shall be made to apply to all persons whose names have been or shall be placed on the "retired teachers' list," prior to the time this law goes into effect under such rules and regulations as may be prescribed by the state board of education.

13. The state board of education is authorized to make such further rules and regulations as are necessary to carry out the purposes of this act. (Chap. 97, March 9, 1910.)

SUPPLEMENTARY ACT

1. Be it enacted by the general assembly of Virginia, That any person heretofore or hereafter placed on the "retired teachers' list," under the terms of the act providing a retirement fund for public school teachers, approved March ninth, nineteen hundred and ten, under class A, shall receive a pension only so long as his mental or physical disability continues to exist; and he may have his name removed from said list at his own request at any time, or the state board of health or the state board of education may at any time, and shall at intervals not exceeding three years, require a new examination of any person receiving a pension under class A, as aforesaid, to determine whether the said person is still incapable of rendering efficient service as a teacher by reason of mental or physical infirmity or old age, and if either of said board shall be of opinion that the disability no longer exists, the state board of education shall after thirty days' notice remove the said recipient of a pension from the said retired teachers' list, and in the event of either voluntary retirement or such removal, the pensioner shall no longer receive a pension unless reinstated as hereinafter provided.

2. In case any person on the retired teachers' list is removed therefrom, as aforesaid, or voluntarily retires from said list, he shall be restored to the same rights and condition regarding certificates as he possessed at the time he made application to be placed on the retired teachers' list.

3. Any person so removed from the retired teachers' list or who voluntarily retires therefrom may be restored to said list at any time, either under class A or class B, by making application on forms prepared for that purpose by the superintendent of public instruction without regard to the number of years he may have taught since July first, nineteen hundred and eight, if otherwise eligible under the terms of the said act of March ninth, nineteen hundred and ten.

4. Any person whose name has been placed upon the retired teachers' list who shall engage in teaching in any of the public schools of this state, shall forfeit his right to a position on the retired teachers' list and shall be removed therefrom by the state board of education.

5. Any female teacher unmarried at the time her pension was applied for or granted, heretofore placed upon the retired teachers' list, who taught in the public schools of this state for an aggregate of less than thirty years, or who was less than fifty years old at the time she was placed on said retired teachers' list, shall be removed from said list after

thirty days' notice if it shall appear that she has heretofore married since her pension was applied for, or if she shall hereafter marry.

Any female teacher unmarried at the time her pension shall be applied for or granted, hereafter placed upon the retired teachers' list, whose service in the public schools of this state shall be for an aggregate of less than thirty years, or who is less than fifty years old at the time she is placed on the retired teachers' list, shall be removed from said list after thirty days' notice if it shall appear that she has married since her pension was applied for.

6. In any case in which any person is removed from the retired teachers' list under the terms of this act there shall be paid back to him the amount of money which he has paid into the retired teachers' fund with six per centum interest, less any amount or amounts that may have been paid to him out of the retired teachers' fund while his name remained on said retired teachers' list. (Chap. 328, March 15, 1912.)

Wisconsin

Section 1. There are added to the statutes twenty new sections to read:

Sec. 460–1. 1. There is created a teachers' insurance and retirement fund, which shall be managed by a board of trustees to be known as the board of trustees of the teachers' insurance and retirement fund. Such board shall consist of five members. The state treasurer and the state superintendent of public instruction shall be ex officio members of said board; three members, one of whom shall be a woman, shall be elected by the members of the teachers' insurance and retirement fund at their annual meeting, as provided in subsection 2 of this section. One such elective member may be a retired member of the fund. No teacher shall be elected as a member of the board of trustees by the members of said fund, who is not a member of said fund at the time of election. The term of office of elective members of said board of trustees shall be three years, except as provided in subsection 3 of this section, and shall begin on the first day of January, next succeeding after such election takes place, *provided*, that the elective members of the first board of trustees shall assume office immediately after their election.

2. At the time and place of meeting of the Wisconsin State Teachers' Association for the year 1911, those teachers described in and complying with section 460–8 shall be qualified to meet for the purpose of electing from such qualified teachers members of the board of trustees of the teachers' insurance and retirement fund, as provided in section 460–1.

3. The teachers qualified as provided in section 460–8 shall at the annual meeting for 1911 elect as members of the board of trustees, as provided in section 460–1, one male teacher for a term of one year, one male teacher for a term of two years, and one female teacher, for a term of three years; and annually thereafter, at the time and place of meeting of the Wisconsin State Teachers' Association, the board of trustees shall call a meeting of the members of the fund for the purpose of electing members of the board of trustees, of making the annual report of said fund, and for the transaction of such other business as may pertain to the interests of the fund.

4. In case any vacancy occurs among the members of the board elected at the annual meeting of said members of the fund, said board shall fill vacancy until the next annual meeting of the members of the fund, when said members at said annual meeting shall elect a trustee for the unexpired term.

5. In the interval of time between the passage of this act and until the elective members of the first board of trustees assume office, as provided in subsection 1 of this section, the state superintendent of public instruction and the state treasurer shall constitute a temporary board of trustees of the teachers' insurance and retirement fund. Said temporary board shall account for all its transactions pertaining to the fund in the same manner as the said board of trustees.

Sec. 460–2. Said board of trustees shall organize by the election of a president. The state treasurer shall be ex officio treasurer of said board, and shall receive and make

payments from and account for said funds in the same manner as for other state funds. Said board may employ a secretary to be chosen for such a term as shall be determined by said board. Said secretary shall perform such duties in connection with the teachers' insurance and retirement fund as may be prescribed by the board.

SEC. 460–3. Said board shall meet during the month of September of each year at its office at a time to be fixed by the board and at any other time on the call of the president or of any two members thereof. Said board may adopt rules for the government of its meetings and for membership in the fund, payments thereto and therefrom, and for other matters which will be calculated to aid teachers in securing the benefit of the fund.

SEC. 460–4. Members of said board shall receive no compensation except their necessary traveling expenses incurred in attending the meeting, to be paid from the teachers' insurance and retirement fund upon the certificate of the president and secretary; but if the board shall elect one of its members secretary, such member shall receive compensation for services rendered as secretary. The secretary of said board shall receive a salary to be fixed by the board, at an amount not to exceed twelve hundred dollars per annum. The compensation of the secretary and any other necessary expenses incurred by said board in carrying out the provisions of sections 460–1 to 460–20, inclusive, shall be paid from the fund.

SEC. 460–5. Said board shall have charge of the fund and shall invest the same under the same conditions as the trust funds of the state may be invested.

SEC. 460–6. Said board shall report annually as of the year ending the first day of September. A copy of said report shall be transmitted to the annual meeting of the members of the teachers' insurance and retirement fund and to the state superintendent of public instruction. Said superintendent shall include a copy of said report in his biennial report to the governor.

SEC. 460–7. Said board shall not be a corporation, but may sue and be sued in the name of the board. All actions brought by or against the board shall be prosecuted or defended, as the case may be, by the attorney general.

SEC. 460–8. 1. Each school district board, each high school district board, each town board of school directors, each board of education, or other managing body of each city, and of each school district, and of each village, and of each town operating its schools under the township system of school government, shall retain on every pay day from the salary of each teacher in their respective schools the amounts herein provided. Each teacher shall be furnished a statement by such board, showing the amount so deducted from his or her salary.

2. Every teacher shall be assessed upon his or her salary as teachers for a period of twenty-five years as follows: one per centum per annum, but not more than fifteen dollars per year, for each of the first ten years of service as teacher; and two per centum per annum, but not more than thirty dollars per year, for each successive year of service as teacher, until said teacher shall have had a total of twenty-five years of teaching service when said assessments shall cease. The total amount paid into said fund by each teacher shall be based upon said twenty-five years of service as teacher with assessments as provided in this subsection; provided that such total amount shall not be less than the full amount of the annuity to which such teacher shall be entitled for the first year.

3. In becoming a teacher in said public schools after September 1, 1911, he or she shall be conclusively deemed to undertake and agree to pay such assessments, and to have such assessments deducted from his or her salary as herein provided.

4. Any person employed as teacher in said public schools, when sections 460–1 to 460–20, inclusive, take effect, may, at any time before September 1, 1912, elect to come within the provisions of this act, by notifying in writing the board of trustees of the teachers' insurance and retirement fund.

5. At the time of giving said notice to the board of trustees, as herein provided, such teacher shall notify the local school board or any other managing body in writing of his

or her election to come within the provisions of this act; and shall authorize said school board, as a part of said notice, to deduct from each payment of salary due him or her a sum equal to said per centum of such payment as provided in subsection 2 of this section.

SEC. 460–9. 1. Each such school district board, each high school district board, each town board of school directors, each board of education, or other managing body, shall each year, between the 20th and 30th days of June, forward to the treasurer of the town, village, or city in which the schoolhouse of said teacher is located, a statement verified by the secretary or clerk thereof of the moneys so retained, in accordance with the provisions of section 460–8 together with said moneys so retained.

2. Said statement shall also include the following: Name and monthly salary of each of said teachers; number of months of school taught by each teacher in said public schools of the district, village, or city over which said school board, or other managing body, has jurisdiction during the school year for which the statement is made; the number of months constituting a school year in such district, village, or city; the total salary of each teacher; the total amount withheld from the salary of each teacher, in accordance with the provisions of section 460–8; the total amount so withheld from the salaries of all of said teachers for the school year, next preceding; and the total number of years each teacher has taught in the public schools of the state.

3. Said school board shall at the same time send a copy of said statement to the superintendent of the county, district, or city in which said schoolhouse is located.

4. If no teacher in such city, village, town, or school district comes under the provisions of Section 460–8, the school board or other managing body of such city, village, town, or school district shall state this fact under the oath of the secretary or clerk thereof to the treasurer of said city, village, or town; and shall at the same time forward a copy of said statement to the superintendent of said county, district, or city.

5. Each county, district, and city superintendent shall each year, between the 30th day of June and the 10th day of July, report under oath to the board of trustees of the teachers' insurance and retirement fund. Said report shall contain an itemized account of the statements received by him from the school boards and a statement of the total amount withheld from the salaries of all of said teachers in said report.

6. The board of trustees of the teachers' insurance and retirement fund; each county, district, and city superintendent; each school district board; each high school district board; each town board of education, or other managing body, shall keep complete records of the data contained in said reports and of the statements hereinbefore mentioned.

7. Each town, village, and city treasurer shall, between the 30th day of June and the 10th day of July of each year, certify under oath to the county treasurer the amount of moneys so received from such school board or other managing body, and shall forward to the county treasurer with such sworn statement the moneys so received and certified.

8. Between the 15th day of July and the 1st day of August of each year, the county treasurer shall transmit to the state treasurer all moneys which he has received from the treasurers of the towns, villages, and cities, in accordance with the provisions of this section; and shall certify under oath to the board of trustees of the teachers' insurance and retirement fund the amount so received and transmitted to the state treasurer, as herein provided.

9. The state treasurer shall credit all moneys received under the provisions of sections 460–1 to 460–20, inclusive, to the fund designated as the teachers' insurance and retirement fund.

10. No city, village, town, or school district shall share in any of the seven-tenths mill tax apportionment for any year, unless it has made the report as herein provided and paid over to the state treasurer for the teachers' insurance and retirement fund such per centum, as provided in subsection 2 of section 460–8, of the total sum paid in wages to such teachers as come under the provisions of sections 460–1 to 460–20, inclusive.

SEC. 460–10. The state treasurer shall annually set aside from that portion of the

common school fund known as the seven-tenths mill tax, or from any other general state tax levied for the support of said schools, ten cents for each person of school age in this state.

SEC. 460–11. The moneys received under the provisions of sections 460–8 to 460–10, inclusive, together with donations or legacies received therefor, or moneys received from any legal source of increment, shall constitute a fund to be known as the "teachers' insurance and retirement fund."

SEC. 460–12. Any teacher coming from schools not included under the provisions of sections 460–1 to 460–20, inclusive, shall pay assessments for said years of service in such schools, as provided in section 460–13, based upon his or her first annual salary in said public schools of the state together with the regular assessments as provided in subsection 2 of section 460–8, before receiving any retirement annuity.

SEC. 460–13. Any teacher who may be teaching in said public schools and who has complied with the provisions of sections 460–1 to 460–20, inclusive, may retire and receive the annuity provided for in the following cases:

1. After a period or periods aggregating twenty-five years of service as teacher, of which eighteen years must have been spent in the public schools of this state, provided that payments by said teacher to the fund shall have amounted to a sum as provided in section 460–8. If said payments shall not have amounted to said sum, the teacher shall pay into the fund the deficiency before receiving said annuity.

2. After eighteen years of service as teacher in the public schools of the state, when said teacher suffers from a permanent mental or physical disability, to be determined by said board after an examination by two physicians appointed by said board, *provided* that payments by said teacher to the fund shall have amounted to a sum as provided in section 460–8. If said payments shall not have amounted to said sum, the teacher shall pay into the fund the deficiency before receiving the annuity. The examination fees of such physician shall be paid by said applicant.

3. In computing the terms of service under subsections 1 and 2 of this section, a year shall be a legal school year at the time and place where said service was rendered, except that where the service was rendered in schools not included within the provisions of sections 460–1 to 460–20, inclusive, a time less than a legal school year in this state shall not be included as a year, but only as such proportion of a year as the number of teaching weeks in each such year bears to the number of weeks required at the time to constitute a legal school year in this state.

4. Any person who has complied with the provisions of sections 460–1 to 460–20, inclusive, and desires to retire from active service in said public schools shall apply in writing to the board of trustees of the teachers' insurance and retirement fund.

SEC. 460–14. 1. Each teacher retiring from the service of said public schools under the provisions of subsections 1 and 2 of section 460–13 shall annually and for life be entitled to receive as annuity twelve dollars and fifty cents for each year of service as teacher; provided that said annuity shall not exceed four hundred and fifty dollars in any one year, subject, however, to all the provisions of sections 460–1 to 460–20, inclusive.

2. The board of trustees may ratably reduce the annuities provided in sections 460–1 to 460–20, inclusive, whenever, in the judgment of the board, the conditions of the fund shall require such reduction.

3. Any teacher who shall cease to teach in said public schools before receiving any benefit or annuity from the fund, shall, if application be made in writing to the board of trustees within six months after the date of his or her resignation, be entitled to the return of one-half of the amount without interest, which shall have been paid into the fund by such teacher. If such teacher should again thereafter teach in said public schools, he or she shall, within one year from the date of his or her return to the service in said public schools, refund to said fund the amount so returned to such teacher, together

with simple interest on said amount (but not to exceed four per centum per annum) for the time such amount was withdrawn from the fund.

4. The state treasurer shall pay said annuities quarterly in September, December, March, and June of each year, upon the warrants of the secretary of state issued upon certificates of the president and secretary of said board. No payments shall be made prior to September, 1912.

5. Payments from the fund shall be made from the income thereof and in addition thereto, when necessary, from the principal of moneys received under Sections 460–8 to 460–10, inclusive.

SEC. 460–15. One year's leave or leaves of absence granted by the proper authorities of any of said public schools to any teacher under the provisions of Section 460–1 to 460–20, inclusive, shall be computed as a part of said twenty-five years of service, *provided*, that the payments to said fund shall be continued during said leave of absence and shall equal the assessment paid by such teacher for the year next preceding the period or periods of absence respectively. Not more than one full school year's leave or leaves of absence in the aggregate shall be computed as a part of said twenty-five years of service of said teacher; and in case of absence of less than a school year, only the time covered by such absence shall be so computed.

SEC. 460–16. Any person retiring under sections 460–1 to 460–20, inclusive, may again enter upon the work of teaching in said public schools; during said term of teaching the annuity paid to such person shall cease. Said annuity shall again be paid to said person upon his or her further retirement.

SEC. 460–17. The annuities so created shall not be subject to attachment, garnishment, execution, or other seizure on process, nor shall they be subject to sale, assignment, pledge, mortgage, or other alienation.

SEC. 460–18. A suitable office in the capitol with suitable furniture and office supplies shall be furnished the board of trustees of the teachers' insurance and retirement fund.

SEC. 460–19. The term teacher as used in section 460–1 to 460–20, inclusive, shall include all persons employed in teaching by any city board of education, or school board or other managing body of any city, town, village, or rural school district in this state and all superintendents and assistant superintendents of said schools, all supervisors of instruction, all principals, and assistant principals, and special teachers of said schools.

SEC. 460–20. Sections 460–1 to 460–20, inclusive, shall not apply to cities of the first class. (Chap. 323, June 10, 1911.)

Date Due

Mr.W